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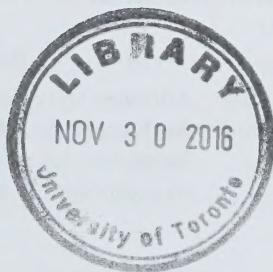
Deuxième session, 41<sup>e</sup> législature

# Official Report of Debates (Hansard)

# Journal des débats (Hansard)

Monday 21 November 2016

Lundi 21 novembre 2016



Speaker  
Honourable Dave Levac

Président  
L'honorable Dave Levac

Clerk  
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## LEGISLATIVE ASSEMBLY OF ONTARIO

Monday 21 November 2016

## ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Lundi 21 novembre 2016

*The House met at 1030.*

**The Speaker (Hon. Dave Levac):** Good morning. Please join me in prayer.

*Prayers.*

### INTRODUCTION OF VISITORS

**Ms. Cheri DiNovo:** I'd like to welcome some LGBTQ activists to the House today: Anastasia Holub, all the way from Cleveland, and Susan Gapka, Lil Manger and Tobaron Waxman. Welcome to Queen's Park.

**Mr. John Fraser:** My father used to say that the next generation is always an improvement on the one that came before it, and we have living proof: My sons John and James are here today with us in the Legislature.

**Mrs. Lisa Gretzky:** I would like to welcome members from across the province fighting to save their schools: Andrew Leggett, Amy Austin, Beth Mouratidis, Felicia Fahey, Heather Petrie, Doug Reycraft, Susan MacKenzie, Judy Keeling, Terry Keeling, Stephanie Jaworski, Wynne Hartviksen, Dan Mackenzie, Kerry Davenport, Derrick Tessier and Kathy Whipple. They're in the House today. There are many more who are going to be outside. Welcome to everyone.

**Hon. Michael Chan:** I would like to welcome the family of page captain of the day, Charis Liu, of my riding of Markham–Unionville: her mother, Connie Liu; grandmother, Hoi Ning Leung; and aunt, Karen Cheung. They are in the building, but not in the House yet. Welcome to Queen's Park.

**Mr. Bill Walker:** I'd like to welcome Judy Keeling of Owen Sound with the Ontario Alliance Against School Closures, Kim and Alan Grant with children Sarah and Eric from Paisley Central School, Tania Butchart from Wiarton, Sharon Brown from Owen Sound and a former employee of Premier William Davis, and all members of the alliance fighting school closures.

**Mr. Monte McNaughton:** It gives me great honour to welcome to Queen's Park today—I don't see him in the chamber yet—my good friend, former Liberal MPP Doug Reycraft, who was also my first hockey coach.

**Mr. Granville Anderson:** I would like to introduce Wendy Giroux, Cathie Ketcheson and Sandra O'Donohue from the Durham Region Association of Realtors. I would like to extend a very warm welcome to them here today at Queen's Park.

**Mr. Ernie Hardeman:** I would like to introduce one of my great constituents, George Gilvesy, who is here today at Queen's Park with the TOGA organization. Thank you very much for being here, George.

**Mr. Grant Crack:** I'm pleased to rise and welcome the Ontario Greenhouse Alliance to Queen's Park today. In the members' gallery are George Gilvesy from the Ontario Greenhouse Vegetable Growers, Ian Vermeer from Flowers Canada Ontario and Jan VanderHout, president of the Ontario Greenhouse Alliance.

There is a reception at 11:30 in room 228 right after question period. I recommend that everybody go.

**Mr. Steve Clark:** I'm not sure they're all here, but I want to welcome constituents from my riding of Leeds–Grenville who are here with the save-rural-schools protest: Donna Gladstone, Cindy Varley, Nancy Lavallee, Pamela Day and Joe-Anne Vaal-Henke. Welcome to Queen's Park.

**Hon. Kathleen O. Wynne:** I want to take this opportunity to rise and recognize a very special occasion. Today is a milestone birthday for Canadian press reporter Keith Leslie. Happy birthday, Keith.

**Mr. Toby Barrett:** I also wish to recognize representatives here from the Ontario Greenhouse Alliance and Flowers Canada.

**Mr. Grant Crack:** I'd like to welcome Erika Tomsons from Alexandria, my hometown. She's representing Glengarry District High School today concerning rural school closures. We welcome you, Erika, to Queen's Park.

**Mr. Jim Wilson:** Mr. Speaker, I'd like to welcome to Queen's Park Mr. Patrick Whitten, who is a young man from my riding, a great friend and a very, very sharp man who's on the board of governors of his college.

**Mr. Jim McDonell:** Today I want to welcome part of the two busloads from my riding who came up here. We have Stephanie Jaworski, Martin Lang, Shawn McRae, Heather Petrie, Sally Phypers, Frank Prevost, Wendy Rozon and Todd Rozon. Welcome to Queen's Park.

**The Speaker (Hon. Dave Levac):** In the Speaker's gallery today we have guests of mine from Brantford who are supporting charities and having lunch with the Speaker. Welcome to Lisa Bishop, Irene Bishop and Lionel Ulrich, who are visiting Queen's Park for the very first time.

### MEMBER FOR TIMMINS–JAMES BAY

**Mr. James J. Bradley:** Mr. Speaker, I would like to introduce and welcome back our good friend Gilles Bisson, who is back in the House today.

*Applause.*

**Mr. John Yakabuski:** You should go away more often.

**Mr. Gilles Bisson:** I'm leaving. See you later.

**The Speaker (Hon. Dave Levac):** I would echo the “welcome back.” When any of us find ourselves with challenges, to return is a noble thing. Welcome back, sir.

### TRANS DAY OF REMEMBRANCE

**The Speaker (Hon. Dave Levac):** It is now time for question period. The leader of Her Majesty’s—sorry. Sorry. I got caught on one last thing. The member from Parkdale—High Park.

**Ms. Cheri DiNovo:** Thank you, Speaker. I believe we have unanimous consent for the House to observe a moment of silence for the Trans Day of Remembrance to recognize and honour those hundreds who have been killed or have died due to anti-trans hatred and anti-trans prejudice.

**The Speaker (Hon. Dave Levac):** The member from Parkdale—High Park is seeking unanimous consent for a moment of silence. Do we agree? Agreed. Could I ask all to rise for a moment of silence in respect?

*The House observed a moment’s silence.*

### ORAL QUESTIONS

#### SCHOOL CLOSURES

**Mr. Patrick Brown:** Mr. Speaker, my question is for the Premier. Years of Liberal scandal, waste and mismanagement have seen this government attack front-line workers across the province: health care, home care, hospitals, and over the last few years now, schools.

The Liberals are fast-tracking school closures, and there are currently potentially 600 schools on the chopping block. Students from my riding in Simcoe North, who currently go to schools in Honey Harbour, are at risk. Both schools, Catholic and public, in Honey Harbour are slated to close. That means some students will be sent over an hour away on a bus to Midland. This is after the Liberals already closed schools in Waubaushene and Port McNicoll.

Mr. Speaker, this government is attacking rural schools and sending children on hour-long bus rides. What happened to the community hub the Liberals promised? When will the Premier and when will this Liberal government stop their attack on rural schools?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you. Order.

I’m going to keep a very close watch and hear what’s going on. If it sounds to me like we’re going to move down a road like we did last week, I will be the first to come up and say that we’re going to go to warnings.

Premier.

1040

**Hon. Kathleen O. Wynne:** Thank you very much, Mr. Speaker.

I’m happy to take the question, but before I do, I want to congratulate both newly elected MPPs: Sam Ooster-

hoff for Niagara West—Glanbrook and Nathalie Des Rosiers for Ottawa—Vanier. We look forward to welcoming them both to Queen’s Park.

Mr. Speaker, I know that decisions around school closures and school consolidations are some of the most difficult that school boards have to make. They require consultation with the community, including parents. In fact, quite contrary to what the Leader of the Opposition and his colleagues are saying, we’ve actually worked to change the funding formula so that the process would be more rational and so that it would actually be slowed down.

In 2015-16, we’ll provide approximately \$3.7 billion in funding toward rural schools. Since 2002, the per pupil funding has increased by 64% across the province.

**The Speaker (Hon. Dave Levac):** Supplementary. The member from Parry Sound—Muskoka.

**Mr. Norm Miller:** Again to the Premier: Speaker, if both Honey Harbour Public School and Our Lady of Mercy Catholic School close, it will be a huge blow to the entire Honey Harbour community. As a past trustee who wrote me today stated, “Closing both schools in Honey Harbour will not only destroy the social fabric of the Honey Harbour community, but also the economic engine and well-being of the service providers.”

This afternoon, I will table petitions containing over 1,000 signatures asking for your government’s help to find a solution that will best serve the children and families of the area. This includes the potential for co-location at a single school site.

Speaker, will the Premier commit to finding a solution that will help keep a primary school open in the town of Honey Harbour?

**Hon. Kathleen O. Wynne:** Mr. Speaker, I want to speak specifically to the issues of co-location and co-operation because that is a very important aspect of this. There have been situations in this province, since before the time that I was Minister of Education and beyond, where there have been solutions. If boards worked together and found a way to co-locate schools, then there could have been a school remain open in a community. Sometimes that’s hard to do.

I would encourage all MPPs in this House to work with all the co-located school boards and the municipalities, because the reality is, for the first time in Ontario’s history, we do have a community hub project working across government. That’s the first time that there has been an explicit recognition that community hubs are important. But it means that everyone in the community needs to work together, and MPPs can really be a very important part of that.

**The Speaker (Hon. Dave Levac):** Final supplementary. The member from Nipissing.

**Mr. Victor Fedeli:** My question is for the Premier. Our vast north covers two thirds of all of Ontario. There are rural schools spread far and wide. A school with 50 or 80 students is the norm, but when you put these schools under a review, they can never match up with the made-in-the-south rules and regulations. Our northern

schools are small because of the very nature of where they're located. Many towns of 4,000 or 5,000 have 100 kilometres between them and the nearest community. These schools will simply not fit into the government's mould.

I urge the Premier to follow the steps of our leader, Patrick Brown, who has come to the north and seen what northern communities look like.

Will the Premier give northern schools the unique attention they deserve?

**Hon. Kathleen O. Wynne:** Mr. Speaker, when I was the Minister of Education, I visited a school in Sioux Narrows, and I think there were 16 students there. I made the argument that we keep that school open.

I'm not going to take lessons from the party opposite on schools.

Since 2012-2013, we've increased the annual funding for rural boards by—

*Interjections.*

**The Speaker (Hon. Dave Levac):** All members.

Finish, please.

**Hon. Kathleen O. Wynne:** —\$199 million, which is 5.7%. That's in the face of declining enrolment.

We're going to continue to work with boards. We understand that there are reviews happening across the province, and we look to the boards and the local communities to work together to find those solutions. But we also have to recognize that students need to have the best learning environments possible, where they can get the programs that they need in every corner of the province.

## SCHOOL CLOSURES

**Mr. Steve Clark:** My question is to the Premier. I've written the Minister of Education, calling for a moratorium on school closures while we find long-term answers to ensure rural students can continue to learn close to home.

I was shocked when she told me those solutions "won't be found at Queen's Park." It's unacceptable for your minister to sit on the sidelines and leave the future of rural education to a process rigged against these communities.

Parent Michelle Taylor resigned from the accommodation review committee in my riding because she called it "highly flawed" and "undemocratic." "None of it inspires confidence," she said. Michelle and others have exposed this process as a smoke-and-mirrors farce.

Speaker, will the Premier put an end to these charades by implementing a moratorium on school closures before it's too late?

**Hon. Kathleen O. Wynne:** I know that the party opposite does not have a history of believing in or supporting school boards. I actually believe in school boards. I think that school boards play an important role.

We know that there are examples of school consolidations where there have been two small schools—

**Mr. Steve Clark:** Tell the parents what you're doing.

**The Speaker (Hon. Dave Levac):** The member from Leeds-Grenville, come to order.

**Hon. Kathleen O. Wynne:** —where there have been two small schools that have been consolidated and a new school has been built. I believe that Garfield Dunlop, at one point, was singing the praises of just such a consolidation.

Those are the kinds of decisions that local school boards need to make. We have continued to increase funding in the face of declining enrolment, but school boards have to be respected to go through a process with communities, to make the best decisions for kids in their communities.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Bruce-Grey-Owen Sound, come to order.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Beaches-East York, come to order.

Supplementary. The member from Lanark-Frontenac-Lennox and Addington.

**Mr. Randy Hillier:** Speaker, again to the Premier: It's time for the Premier to take ownership of yet another of her mistakes. Up to 40 schools are slated to close in my riding alone. School closures are not the cause but a symptom of communities in decline. That is the true Liberal legacy: the decline of small-town and rural Ontario.

The Premier's policies, the Premier's economic actions, the Premier's restrictive land-use regulations, and skyrocketing hydro rates have suffocated growth and prosperity in rural Ontario. Now, in my riding alone, up to 40 community schools are on the chopping block.

When will this Liberal government release that fatal grip that they have and allow rural Ontario to breathe, prosper and grow again?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Premier?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** Speaker, we know that schools play a very important role in the social fabric of our communities. In fact, that is why, when it comes to rural school boards, our government has clearly shown that it understands the needs in rural communities. In 2015-16, we provided approximately \$3.7 billion in funding towards rural schools. In fact, that is reflected in our Grants for Student Needs, to ensure that rural communities have that additional support that they need. Since 2002, we've increased per-pupil funding by \$4,753, or 64%.

I've talked to the chair of the Upper Canada District School Board, and they understand that the status quo is not an option, that they have to look at their schools from a local perspective and what the needs are today and for the future. That's exactly what they're doing—

**The Speaker (Hon. Dave Levac):** Thank you.

Final supplementary. The member for Stormont-Dundas-South Glengarry.

**Mr. Jim McDonell:** To the Premier: The closure of many schools across rural Ontario, due to this ministry's

ill-conceived funding policies, will rip the heart out of many rural communities. If the current review continues under the flawed guidelines set in 2015—20 schools in SD and G—students will have less time to spend with their families, fewer opportunities to participate in extracurricular activities close to home, less sleep and more stress due to overcrowding in the few schools that remain.

How hard is it to see that this is a bad deal for students? The ministry strives for higher results, but these schools are already exceeding provincial standards.

Will the Premier listen to the people of rural Ontario, impose a moratorium on the flawed pupil accommodation reviews and sit down with school boards, municipalities and residents to hammer out a sustainable rural education strategy that preserves our community's access to high-quality primary and secondary education close to home?

**1050**

**Hon. Mitzie Hunter:** Mr. Speaker, we're doing just that. We are listening to the needs of local communities through the elected school board trustees. That's why there is an accommodation review process that is under way to allow an opportunity for the school boards to consult with municipalities, with parents and with students in terms of how to make this decision. We understand that it is a difficult decision that school boards have to make, but it doesn't mean that they don't need to make the decision. What's important is that this is an opportunity for people to provide good input so that they can make the best decision possible.

Mr. Speaker, we're supporting the changes and the transformations that need to occur. We have a school consolidation fund that allows schools to combine so that they can actually deliver better and more structured programs for students so that students' achievement and well-being are considered as well.

#### PRIVATIZATION OF PUBLIC ASSETS

**Ms. Andrea Horwath:** Speaker, my question is for the Premier. On Friday, Mayor John Henry of Oshawa spoke out on the alarmingly high increase in his city's hydro bills over the past year. Mayor Henry said that Oshawa paid just over \$151,000 in one month to light the city streets in 2015. In 2016, the same month cost more than \$221,000. That's an increase of \$70,000 in one year.

I know the Premier told Liberal Party members this weekend that high electricity prices were "her mistake." Does the Premier finally understand, Speaker, that her wrong-headed sell-off of Hydro One is a mistake and is hurting families, businesses and municipalities like Oshawa, and will she put an end to it now?

**The Speaker (Hon. Dave Levac):** Premier?

**Hon. Kathleen O. Wynne:** I thank the leader of the third party for the question. I believe that the leader is talking specifically about municipal costs—the mayor's costs. As I have said many times in this House, and I said on the weekend, we recognize that there is an issue, that

there is a burden that has been put on people across the province in terms of electricity costs, Mr. Speaker. We're working to take those costs out of the system and off people's bills.

But I just need to say, in the case of municipalities in specific, since we've been in office we have been taking costs that were previously downloaded onto the municipal tax base off that tax base to the tune of over \$2.5 billion, which provides relief for municipalities across the province.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Ms. Andrea Horwath:** Speaker, it's one thing to admit you've made a mistake, and it's quite another to actually fix that mistake. Families who have to choose between paying huge hydro bills or putting food on the table, businesses that have to lay off staff just to keep the lights on, or municipalities that have seen their hydro costs nearly double in a year are not interested in empty platitudes from this Premier. They want action.

Will the Premier finally right the wrong of her Hydro One sell-off and show the people of Ontario that she can put the people of Ontario ahead of her well-connected friends?

**Hon. Kathleen O. Wynne:** Mr. Speaker, again as I have said, we recognize that there are challenges. There's a burden that people are confronting, which is why we have been making changes. We've taken the debt retirement charge off bills. We created the Ontario Electricity Support Program. We've put off new generating projects, which take costs out of the system, and beginning January 1, we're taking the provincial portion of the HST—8%—off people's bills.

In addition to that, to go back to the municipal example, Barrie, for example, is saving \$2 million a year by switching to LED lighting. So Mr. Speaker, there are a variety of things that we are doing, but I have said that we need to do more. I am committed to doing more.

**The Speaker (Hon. Dave Levac):** Final supplementary?

**Ms. Andrea Horwath:** Speaker, Mayor Henry said that high hydro bills are costing his community jobs. He said that a year ago, GM moved production of the Camaro from Oshawa to Michigan, where he said they get cheaper Ontario power in Michigan.

Whether or not the Premier can admit it, her wrong-headed sell-off is hurting Oshawa's economy. It is hampering business from starting up or expanding or sometimes just from keeping afloat. That affects everyone who lives there, and the same thing is happening in communities across the province.

If high hydro prices are the Premier's mistake, when will she begin to fix the problem and stop any further sell-off of Hydro One?

**Hon. Kathleen O. Wynne:** Minister of Energy.

**Hon. Glenn Thibeault:** I'm very pleased to stand and answer this question, Mr. Speaker, because municipalities are the ones that are seeing many of the benefits of the broadening of the sale of Hydro One. For example, in my riding of Sudbury we're seeing the expansion of

Maley Drive. I know Minister of Transportation has been making announcements in Hamilton and throughout the province on investments that we're making in municipalities that are benefitting those communities and creating jobs.

When it comes to businesses, in the ICI program, for example, just last year we had 80 new participants: six auto parts manufacturers in Guelph, two food-processing plants in Brampton, 10 assorted manufacturing plants in the York region, a textile plant in Woodstock, a printing plant in Owen Sound and a building product manufacturer in Burlington.

I don't have enough time to talk about all of the new businesses that have signed up for the ICI program. With the changes we made, over 1,000 new businesses will be able to sign up. That is great news for the province.

### SCHOOL CLOSURES

**Ms. Andrea Horwath:** My next question is also for the Premier. Today in the gallery, there are parents from small towns in rural areas who are asking the Premier to save their children's schools. Schools in Lively, in Owen Sound and in the village of Long Sault are on the chopping block. Nearly 40 schools throughout rural Ontario are slated for closure.

Rural students already have less access to music and health programs compared to students in larger centres. Now this government is going to make it even harder for these students to participate in extracurriculars, forcing them to attend schools outside their hometown and to spend hours on a bus commuting each day.

When will the Premier recognize the importance of rural schools and actually provide these schools the resources they need to stay open?

**Hon. Kathleen O. Wynne:** I welcome all of the families who are here who are concerned about their local schools. I completely understand that. That's exactly why, since we have been in office, we have increased funding to rural schools even though there has been a reduction in enrolment: because we recognize how important those schools are.

But to the leader of the third party, it is the very reason that there needs to be a review of schools, that sometimes there's an inability for school boards to deliver the exact programs that the leader of the third party is talking about: those music programs, those art programs.

There needs to be a review to make sure that where there are some very small schools, where there can be consolidations, where kids are not getting the very best learning environment, the boards work to make sure that's the case. We're working with the boards. The Minister of Education is talking with the boards, but the boards know their communities best and they need to make those decisions.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Andrea Horwath:** The boards need the help of the provincial government to be able to provide the services and the education that every child deserves in this province. That's what the boards need.

Schools are more than just bricks and mortar. They're actually parks and playgrounds, often the historical and cultural hub of a community. But last year, this government rewrote the book on school closures to silence community input and fast-track the process. They even included a loophole that allows a school to be closed within two months with no meaningful public input.

When will this Premier stop forcing the closure of rural and community schools and immediately rewrite the guidelines to give communities a voice in the process?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** I'm not sure where the leader of the third party is getting her information from, but right now the school boards are actually going through a consultation process, an accommodation review process. They're actually talking to their local communities because the status quo is not sustainable. They know that some decisions do need to be made. These are difficult decisions, and it's important that a conversation occur between the school boards and the local communities. That is exactly what is happening.

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But I want to speak to the question of support for our local schools in rural areas because, since 2012-13, we've increased the annual Grants for Student Needs funding for rural boards by over \$199 million, a 5.79% increase. These increases take into consideration the unique needs that are in rural communities to ensure that we can provide the good-quality programs that every child deserves.

**The Speaker (Hon. Dave Levac):** Final supplementary.

**Ms. Andrea Horwath:** For all the claims that the Premier and her minister make about investing in education, parents, students and educational workers just aren't buying it. Today rural Ontario parents are at the doorstep of Queen's Park to say, "Enough is enough." The Geographic Circumstances Grant has been cut by \$10 million in the past two years. This is money used to keep our rural schools open.

New Democrats know that where a child lives should not determine the quality of education or supports that they receive. We know that communities, students and parents should all have a say in the future of their schools. Will the Premier actually listen? In fact, when will this Premier actually listen to parents and education workers who are rallying to save their schools today and take action to keep small and rural schools open?

**Hon. Mitzie Hunter:** Mr. Speaker, we are listening to the concerns raised by parents. I just met with a group of parents and members of the community this morning, and I will join the Premier in welcoming parents who are here. It's important that locally elected school board trustees have the responsibility of deciding where and how they provide education services to students of the board, including making the tough decisions around school closures or consolidations. We are assisting in that by providing the necessary funding and supports to allow that process to occur.

I just want to say that it would be financially irresponsible if nothing was done. It is our responsibility to deliver effective programs to all students, and we must have these difficult conversations. I want you to know, Mr. Speaker, that conversations are occurring; they're occurring with local municipalities, with parents and with students. The boards will have that decision that they need to make.

### SCHOOL CLOSURES

**Mr. Bill Walker:** My question is to the Premier. Schools are a community's cultural asset. They drive local economies. Closing them removes recreational space and eliminates opportunities for all. From businesses and working parents to vulnerable populations, the community impact is huge. It also creates complex fiscal and social problems, problems that future generations will have to somehow fix. Sadly, this is the gritty reality that this government hid from public debate when they rewrote the accommodation review guidelines. The Premier surely understands she needs to open her eyes to solutions.

I want to know: Will she avoid another mistake? Will she will stand with the people and be part of the solution by imposing a moratorium and fixing these arbitrary guidelines, and reinstate the community impact component?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** Mr. Speaker, before I entered politics, I focused my time on building communities, and I understand that in order for that to occur, you have to have conversations, you have to have collaboration and you have to have people working together. Through the accommodation review process, the school boards have a defined guideline in which to do that, and that is exactly what they are doing.

I want to quote a trustee from the Bluewater District School Board who talks about how "accommodation reviews are happening right across the province for exactly the same reason that they are happening in our area—fewer students, too many schools. Change is never easy. The challenge is to make sure that the buildings that are closed are the right ones and that the decisions made are in the best interest of ... students under our care."

Clearly, the trustees of these local boards understand that decisions are not made at Queen's Park about school consolidations; they're made at the local level.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Bill Walker:** Back to the Premier: The Premier's lack of passion for action—especially as a former trustee and Minister of Education—is appalling. School closing is a problem in need of a solution.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Beaches-East York, second time.

**Mr. Bill Walker:** It's short-sighted because, frankly, we in rural Ontario need schools to survive. Everyone needs schools to survive. Concerned parents, community

leaders, business owners: They're all at Queen's Park because they want the Premier to work on a solution. It's the Premier's time to decide. Will she avoid another mistake like the hydro fiasco and stand with the people before it's too late, or will she shrug as communities brace for potentially 600 school closures?

**Hon. Mitzie Hunter:** I understand that these are very tough decisions for local boards to make. That's why the decision to close a school when it's under capacity is far from an easy one, and it's a decision that must be made by trustees at the local level, for the future of their community—

*Interjections.*

**The Speaker (Hon. Dave Levac):** The member from Beaches-East York is warned. The member from Bruce-Grey-Owen Sound, second time. The member from Prince Edward-Hastings, come to order.

Finish, please.

**Hon. Mitzie Hunter:** Mr. Speaker, kids deserve to attend the best schools possible in our province, and parents, students and the community at large deserve to be heard during this accommodation review process. That is exactly what is happening. These decisions are not happening here at Queen's Park. They are happening through the conversation that local trustees are having with their local communities in the best interests of their students.

### PUBLIC TRANSIT

**Ms. Cheri DiNovo:** My question is to the Premier. Today the TTC is meeting to discuss another round of fare increases and service cuts that will in fact hurt transit riders. It's hard to see how the TTC can maintain ridership when transit keeps getting more expensive and service keeps getting more uncomfortable, less reliable and less convenient.

The TTC used to be the envy of North America, back when the provincial government provided 50% funding for TTC operations. The Tories cut the funding, and it stayed cut under the Liberals.

What will the Premier do to ensure that the TTC remains, in fact, "The Better Way"?

**Hon. Kathleen O. Wynne:** Minister of Transportation.

**Hon. Steven Del Duca:** I want to thank the member from Parkdale-High Park for her question this morning. That member would know—every member in the Legislature would know—that our government, not only in the last couple of years but over the last number of years, has made a significant investment to transit in the city of Toronto and right across the greater Toronto and Hamilton area.

A couple of things to keep in mind: For example, since 2004, the provincial government has provided almost \$1.8 billion in gas tax funding specifically to the city of Toronto. In this current year, that number is at around \$170 million.

There is a long list of projects that we provide support to, that are so crucial to making sure that the people of

Toronto and the people of the entire region have the transit network they so richly deserve. I'm sure, in the follow-up question, I'll have the opportunity to go through some of those crucial projects.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Cheri DiNovo:** Back to the Premier: The Premier, when she was transportation minister, forced the TTC to accept Presto, which has been unreliable and extremely expensive. She just downloaded transit costs onto Toronto that her government had originally agreed to pay. She has ripped up long-standing transit plans, bringing more chaos and waste, and TTC riders are paying the price. Since she became Premier, the cost of a Metropass has risen twice as fast as inflation, while service is worse.

Instead of downloading more costs onto TTC riders, what will the Premier do to make transit affordable and convenient for Toronto riders?

**Hon. Steven Del Duca:** I think the most important thing for that member and all members in the House to do is to take a look at the whole picture. Over the last few years and currently, Speaker, here is a list of the projects that are being supported by our Premier and by the Ontario government. For example:

—\$3.7 billion for GO regional express rail specifically in the 416;

—\$450 million to deliver the Union-Pearson Express on time and on budget;

—\$416 million from the province to support the purchase of 200 new streetcars;

—approximately \$8 billion for the Toronto LRT plan, including the Crosstown and the Finch;

—the \$1.75 billion in gas tax funding that I mentioned;

—\$172 million for the revitalization of Union Station;

—\$150 million to Metrolinx to support the planning of the regional relief line.

The list goes on from there. Our Premier and our government will continue to invest in transit in Toronto and right across this region.

## CLIMATE CHANGE

**Ms. Daiene Vernile:** My question is for the Minister of the Environment and Climate Change. The minister was in Marrakesh recently with counterparts from around the globe at the 2016 United Nations Climate Conference.

Ontario's participation at the annual conference demonstrates our commitment to tackling the consequences of climate change. Working alongside neighbouring jurisdictions, our government has engaged in both the dialogue and actions needed to protect our environment.

**1110**

But Speaker, with the recent results of the US presidential election, there are concerns on how this may influence the discourse on climate change. We've relied on partnerships to take on the battle against climate

change. It has allowed us to become innovators in the green economy.

Speaker, could the minister please inform the House on the steps that our government is taking to continue building on partnerships that will help benefit Ontario's environment and the economy?

**Hon. Glen R. Murray:** I thank the member for her advocacy on climate change, her understanding of the opportunities of a low-carbon economy, and for the question.

This was a very important conference because it was really the first conference to start working on implementing the Paris agreement. For Ontario, the next few months are important. We launch our first auction in March. At the same time when we launch this in March, China launches its carbon market, meaning that 60% of the world's economy will be covered by cap-and-trade carbon markets.

We worked very hard with California, with Germany, the United Kingdom, Japan and South Korea on setting the rules for trading carbon allowances and reductions, for looking at the relationships between the carbon economy and trade, and these things called ITMOs, internationally traded transferable mitigation outcomes, which are the mechanisms by which Ontario will buy and sell GHG reductions.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Daiene Vernile:** I'd like to thank the minister for his advocacy and leadership on this file. A linked carbon economy is certainly going to help leverage Ontario's working relationship with other jurisdictions. It also acknowledges the shared responsibility that we all have in the battle against climate change. Our commitment to this battle was underscored when our government phased out coal-fired plants, standing by our promise to power this province through clean energy sources.

More recently, Ontario's commitment was illustrated when our members moved forward to recognize the objectives that were laid out in the 2015 Paris agreement. We hope that our efforts are going to be mirrored by our partners across North America and abroad. Could the minister please explain to the House what these transformative measures will mean for the people of Ontario?

**Hon. Glen R. Murray:** Again, thanks to the member for the question.

As you can imagine, one of the hot topics in Morocco was the United States, given the election. It was fascinating for many of us how motivated everyone else in the world was to get on with implementing Paris.

What was particularly interesting—and the member from Simcoe North would know this because he had a front seat for this—is that in Canada, we had 10 years where the federal government would not allow the words "climate change" to even be used at federal-provincial tables, subsidized fossil fuels, and opposed any carbon pricing mechanism. At that same time, provinces—Nova Scotia, Ontario, New Brunswick, British Columbia and Quebec—closed coal plants, introduced cap-and-trade in North America with California, and saw some of the largest reductions in the world. Our partnerships with the

US states suggest that's about to happen in the United States through the same process.

### SCHOOL CLOSURES

**Ms. Lisa M. Thompson:** My question is for the Premier. The 2009 Green Energy Act stripped away local autonomy from communities across Ontario, and we all know how that has negatively impacted Ontarians as well as their hydro bills.

Now the Premier is continuing to thumb her nose at communities by, just this spring, ripping the community impact of school closures out of the ARC review process. As a result, this Premier is choosing to make another mistake by ignoring the negative community impacts that will occur when she rips the heart out of communities, like in Paisley and Chesley, by closing their schools.

Will the Premier commit today to a moratorium on school closures, and to fixing these arbitrary guidelines?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** I think that it's important to recognize that the pupil accommodation review guidelines are really giving our local school boards a tool so that they can engage in conversation with the local community when a tough decision like closing or consolidating a school has to be made.

I went through this process in my own community and, yes, the conversations were difficult. But what happened at the end of the day was that our students were actually able to move to other locations that had better programming, because we were able to take those investments and those savings and provide a more diverse set of options for students in terms of their programming.

This is all about ensuring that we make the right sets of investments so that our students can get the best learning outcomes possible, and in order to do that, a decision has to be made locally.

**The Speaker (Hon. Dave Levac):** Supplementary. The member from Haldimand–Norfolk.

**Mr. Toby Barrett:** Back to the Premier: Strong rural communities need strong schools to remain destinations for businesses and families. Closing rural schools can have a dramatic impact on rural areas, where the school is often the heart of the community.

The economic impact of closing a school in a rural area should always be considered, yet the Ministry of Education, as we understand it, has quietly removed the last two criteria of the PARG process, which look at value to the community and value to the local economy.

People in Ontario have lost their democratic right to have a say in the decisions that affect not only the education of their children, but the survival of the schools and the health of their communities.

There are alternatives to closing schools.

Will the Premier explain to this House why she turned her back on our rural economies and our rural communities?

**Hon. Mitzie Hunter:** I just want to give an example. Funding for school boards in the eastern region has

increased by \$1.4 billion since 2003. Mr. Speaker, that's an 80% increase.

Taking lessons from a party where, in 2014, the plan for education was to cut 2,000 teaching positions, 5,000 early childhood educator jobs and 10,000 support staff—the PCs campaigned on a plan to fire teachers. “Will it mean fewer teachers? It does ... it will mean fewer teachers in our system.” This was from the leader of that party. The PCs’ cuts to education meant that at least 22,000 jobs would be lost in education, and that's not good for students.

### LABOUR DISPUTE

**Miss Monique Taylor:** My question is to the Premier. Workers at the Peel children's aid society have been on strike for nine weeks as they try to get the employer to understand that workload caps are necessary so that vulnerable children get the care they need. The employer has been filling the gap with inadequate replacement staff. I have raised these concerns with both the Minister of Children and Youth Services and the Minister of Labour. But the Peel CAS refuses to reach an agreement with workers.

How long does the Premier plan on letting this continue?

**Hon. Kathleen O. Wynne:** Minister of Children and Youth Services.

**Hon. Michael Coteau:** I want to thank the member for the question. I know she's a strong advocate for her community and also for children here in the province of Ontario.

Mr. Speaker, as labour negotiations are a matter between the employer and the employee, the member knows that it would be completely inappropriate for me to comment on the specifics of that process. But what I can tell you is that, as the ministry responsible for children and youth here in the province of Ontario, we want to make sure there's a plan in place that will ensure that young people in care are being protected and that they're provided with the opportunities they need to make sure that they're safe while this process goes on.

We're hopeful that the union and the employer will do all they can do to reach a conclusion that would be favourable for children in care.

I know that the Minister of Labour will want to comment on the process in the supplementary.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Miss Monique Taylor:** Back to the Premier: I received a letter from a child in the care of the Peel CAS. She is 14 years old and has been in care since she found her mother's dead body in September. This youth is in desperate need of care, counselling and support—support Peel CAS has not been able to provide. She waited hours for a Peel CAS supervisor who never came to pick her up. Her school social worker has tried to reach out to the CAS but has had no response.

Children should be at the centre of all decisions. When will this government start putting vulnerable children first?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Minister?

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**Hon. Michael Coteau:** Mr. Speaker, I just want to say to the member opposite that, again, I appreciate her question; I appreciate her role as the critic to this ministry. But she knows that we have been doing everything we possibly can when it comes to protection of children here in the province of Ontario, to make sure that we build a pathway that allows for young people to find protected homes and guardians and place them back into the families. We're changing the way we're doing things when it comes to child protection in the province of Ontario. I think we need the member opposite and all members of the Legislature here to work with us to make sure that children are set up for success.

In this particular case, I would suggest to the member opposite, if there are concerns that come forward, individual concerns from the people in her community or any community across the province of Ontario, if she talks to me directly, we can make sure that those particular concerns are addressed.

## CONSUMER PROTECTION

**Mr. Yvan Baker:** My question is to the Minister of Government and Consumer Services. Minister, I hold a monthly seniors' advisory group meeting in my riding of Etobicoke Centre. When I started having those meetings, I started to hear about the issues you would expect. I heard about health care, I heard about transportation and I heard about pocketbook issues. But I also began hearing from seniors who had been the victims or knew someone who had been the victim of a door-to-door sales scam where salespeople use coercive, aggressive or misleading tactics to entice people to sign contracts, to take advantage of them right at their very doorsteps, right in their very own homes. It is beyond reprehensible to me that some organizations have a business model based on taking advantage of vulnerable people. We have to take action to protect Ontarians.

Minister, earlier this month I had the privilege of joining you and the member from Trinity-Spadina to announce proposed changes through the Putting Consumers First Act. One of the proposed changes in the legislation is to ban unsolicited door-to-door sales of certain home appliances such as water heaters, furnaces, air conditioners and water filters.

Minister, could you inform the House how these changes will protect vulnerable consumers?

**Hon. Marie-France Lalonde:** I want to say thank you to the member from Etobicoke Centre for the question and particularly his initiative in this long-standing consumer protection issue. We've heard Ontarians' concerns

regarding door-to-door sales and are now acting upon them. The proposed legislation will prohibit unsolicited door-to-door sales of some products and services, such as those the member just mentioned. Should these rules be violated, the contract would then be void. This means that consumers would no longer have to pay for the product and, if they choose, would be able to keep it as well.

It's time we better protect consumers at their front doors and in their homes. Our government is dedicated to protecting people's hard-earned money, which is why we are moving forward with the proposed changes.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Yvan Baker:** Thank you, Minister, for providing those details. This is really exciting news. I really thank you for your work on this important issue.

Thousands of my constituents in Etobicoke Centre have been approached by unscrupulous door-to-door salespeople. They dupe them into contracts that are more expensive than industry standards, that have harsh cancellation fees and that provide inferior products and services that don't work or that don't perform as advertised.

I cannot tell you how many seniors I have spoken to who now have to pay money they should have never have had to spend for a furnace and air conditioner or another product that they never even needed. While this is an issue that cuts across all ages and backgrounds, it's alarming to me to see how often they target seniors or other vulnerable consumers. It's unacceptable. The changes you describe will certainly help protect Ontarians from these practices.

Minister, could you provide further detail regarding your plan to protect consumers from aggressive door-to-door sales practices?

**Hon. Marie-France Lalonde:** Thank you again to the member, I have to say, for his great advocacy on this file and particularly for our seniors in Ontario.

Mr. Speaker, if the proposed legislation is passed, my ministry will further analyze areas of consumer complaints to determine which products and services will be affected by the ban. It's also important to balance consumer protection with fairness to businesses that use good practices and operate with consumer protection laws in mind.

The proposed legislation would still allow customer-initiated contracts, and consumers would be granted a 10-day cooling-off period for any contract signed in their own home. This allows people to carefully consider and be confident with any given purchase.

Mr. Speaker, our goal is to help Ontarians make informed choices in a fair and safe marketplace.

## SCHOOL CLOSURES

**Mr. Michael Harris:** My question is to the Premier. Speaker, parents of children attending St. Agatha Catholic school got a surprise on the last day of school in June with board notices indicating that they were being thrown into another accommodation review process.

They were surprised because not only did the notice cause speculation as to what happened to the recommendation of the last ARC review for a new school in the area, but even more so because that review only concluded two years ago.

It turns out that while parents awaited news on the new-school request, the ministry was busy changing the rules of the game, scrapping the once-in-a-five-year-period rule to allow accommodation review any time the school board wants to: If at first you don't succeed, just change the rules and try again.

Will the Premier explain if giving boards the tools to rapidly rid themselves of rural schools was part of the ministry's plan all along?

**Hon. Kathleen O. Wynne:** I understand that this is a challenging issue for communities, which is why, Mr. Speaker, we have continued to increase funding to rural schools, even though most of the boards in the province have seen declining enrolment.

Again I say to the member opposite: I understand that that party does not recognize the responsibility of school boards to have local decision-making authority, but we believe that it's important that school boards have the opportunity to work with their communities to make decisions, for example, around consolidation of schools so that kids can get better programming and better access to staff. But those decisions need to be local, so the process that is in place allows for that consultation.

I know it's not easy. As a school board trustee, I've watched this happen in rural and in urban settings. I know it's a challenge, but school boards need to have that authority.

**The Speaker (Hon. Dave Levac):** Supplementary? The member from Chatham-Kent-Essex.

**Mr. Rick Nicholls:** Back to the Premier: Speaker, the Premier is insisting that any closures will be local decisions, but that is only part of the story. Now, the rest of the story: The province is cutting funding and leaving local officials no options.

Jim Costello, Lambton Kent District School Board director of education, said, "Until the ministry changed the funding formula in April 2015, we were able to survive." But then he went on to say, "A lot of that (funding) has been changed and drastically reduced, so now we have an economic reality that is unavoidable and we have to take action."

Speaker, to the Premier: Why does this government refuse to properly fund rural schools?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** I want to thank the members for their questions. It's important to note that we have increased funding to rural schools by \$3.7 billion. The funding is not being cut.

I want to just mention that funding for Kitchener schools has increased by 79% since 2003, by \$551.6 million. In fact, we have built seven new schools: Baden Public School, Sir Adam Beck Public School, Huron Heights, Williamsburg Public School, J.W. Gerth, Jean

Stekle Public School and John Sweeney Catholic elementary school.

Funding for school boards in the southwest region has increased by \$1.2 billion since 2003. That is a 53% increase. That is the rest of the story, Mr. Speaker. The per pupil funding has increased by \$4,300. We want to fund kids in classrooms, not empty spaces, and that's what we're—

**The Speaker (Hon. Dave Levac):** Thank you.

New question.

## SCHOOL CLOSURES

**M<sup>me</sup> France Gélinas:** Ma question est pour la ministre de l'Éducation. Today residents from Sudbury and Nickel Belt are at Queen's Park. They made the long journey down here to protest the consolidation and closure of 12 schools in our area.

Speaker, I have seen this movie before and it does not end well. It ends with four-year-old kids having to be on a bus for three and a half hours a day when the roads are good, and longer than this in the winter. It ends with communities being gutted and unable to attract young families with kids. It ends with grocery stores and businesses closing.

The possible closure of Levack, Dowling, Chelmsford and Lively schools are the direct result of your funding formula, which works in favour of big urban schools at the expense of smaller rural and northern schools.

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Minister, will you put a moratorium on any more school closures until the review of your funding formula and the effect it has on northern and rural schools?

**Hon. Mitzie Hunter:** Mr. Speaker, we've had a review of our accommodation review process; that has happened. It's important that we respect the role of the local trustees. These decisions are not being made at Queen's Park. They are being made by the locally elected school board trustees in consultation with parents, with students, with municipalities and with their local communities. We need to allow that process to unfold.

Since the question is regarding the funding for rural schools, it's important to note that since 2012-13 we've increased the annual Grants for Student Needs funding for rural school boards by over \$199 million, and this is despite declining enrolments. So there is more money that is being invested in students than in empty classrooms. That is not something that we want to see sustained. We want that funding to go towards our children's education.

**The Speaker (Hon. Dave Levac):** Supplementary?

**M<sup>me</sup> France Gélinas:** I have gone to see the minister at least four times about this review. She promised follow-up, but none came. I hand-delivered her a letter from three municipal councillors wanting to meet with her, but no response. I handed her a financial analysis showing great discrepancies, and still no follow-up.

Meanwhile, the kids in my riding in Geneva Lake will have to be on a bus for a three-and-a-half-hour minimum

if Levack and Dowling schools close. It's hard to imagine how a 4- and a 5-year-old can learn after they spend so long on a bus. It's hard to leave and come home from school in the dark. It's hard when you can't participate in school sports and activities because you spend so much time on a bus.

Minister, I ask you again: Will you put a moratorium on any school closures until the full effects are known for the community and your funding formula is reviewed?

**Hon. Mitzie Hunter:** The member opposite knows—yes, we've had conversations, and I am engaged with her in the discussion that is under way and with members of her community—that these decisions have not been made. These decisions are in a process, and that process requires input, which is exactly what is happening. It would be financially irresponsible for a school board to do nothing in the face of declining enrolment. They need to provide those valuable dollars in education for programming for students.

So it's important that municipalities have input, that parents have input and that students have input to these decisions, and that is exactly what is happening through the accommodation review process that is in place. We have helped school boards to pursue consolidations by providing \$750 million for school consolidation funds so that they can make decisions locally.

## INTERNATIONAL TRADE

**Ms. Sophie Kiwala:** My question is for the Minister of International Trade. Our government's decision to turn international trade into a stand-alone ministry has been well received in the business community, including my riding of Kingston and the Islands.

This past week, the minister, along with the Minister of Agriculture, Food and Rural Affairs, returned from yet another successful trade mission to India, a growing hub for domestic and financial markets. Collaboration between these two ministries is integral to the agri-food industry as a long-term pillar of our province's economy.

I know that the minister has worked tirelessly to bolster the services available to Ontario's companies so that they may be well positioned to enter markets like India and be at an export advantage.

Speaker, could the minister please provide the House with an update on the results of his most recent trip to India and expand upon the growth opportunities available to Ontario's businesses?

**Hon. Michael Chan:** I want to thank the honourable member for asking. As the minister responsible for international trade, I have had the privilege of participating in nine international trade missions so far. However, this mission was the first of its kind, focusing on one of Ontario's great strengths: the agri-food industry.

I'm proud to say that the demand for Ontario agricultural goods on the international market is at an unprecedented level. Our government, along with our delegates, was successful in the signing of four agreements between eight parties.

India is an important market for Ontario, and we look forward to continuing to foster prosperous trade and investment relationships, promote collaboration, and encourage future deals.

Speaker, best of all, this mission's impressive results will serve to encourage more of Ontario's small and medium-sized enterprises to scale up and venture into the world.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Ms. Sophie Kiwala:** Mr. Speaker, it's fantastic to hear of these results. I know the minister, as well as the Minister of Agriculture, Food and Rural Affairs, has worked hard to ensure that our relationship with India remains strong and translates into equitable trade deals.

Speaker, our side of the House understands that in order to give our small and medium-sized enterprises a chance to compete on the global stage, we must provide supports. That is why I was so excited to hear of services that provide introductions to exporting and in-market support for Ontario businesses that are looking to expand. In an ever-changing global sphere, it is comforting to know that Ontario businesses will be given an opportunity to enter the marketplace informed and prepared.

Speaker, could the minister kindly expand on the effects that his ministry's services and programs have had on the investments that were made during his trade mission in India?

**Hon. Michael Chan:** Thank you again for the question. Speaker, our ministry understands that the key to any successful trade mission starts with identifying and building market awareness. Our government's investment in stationing in-market trade development representatives in places like New Delhi have provided a wealth of context and knowledge that places our province and its businesses at an advantage.

It is this on-the-ground approach that allowed our government to secure investments from companies like Geo Constech. Geo Constech, a leader in providing solutions for safe and sustainable underground construction, has seen the potential in our province and invested in both the Mississauga and Timmins regions.

I also met with companies like Paytm, a company with 150 million clients, a large mobile payment and commerce platform firm. They opened Paytm Labs in Toronto.

## SCHOOL CLOSURES

**Mr. Monte McNaughton:** My question today is for the Premier. Families across my riding of Lambton-Kent-Middlesex are concerned about the future of schools like Bosanquet Central School, North Lambton Secondary School, North Middlesex secondary school, and many others. Schools like these are the heart of our communities and critical to ensuring our rural way of life can continue.

Speaker, rumours are constantly swirling about closures in my riding. It is almost impossible to get reliable information about what schools may be next on the

chopping block. Reviews are conducted and re-conducted, often with poor community consultation, creating further insecurity and anxiety for families.

**Speaker**, does the Premier think that the students of Lambton–Kent–Middlesex should have access to public education in their own community, and will she take steps to give certainty to students and families about the future of their schools in Lambton–Kent–Middlesex?

**Hon. Kathleen O. Wynne:** Minister of Education.

**Hon. Mitzie Hunter:** Mr. Speaker, I've heard a lot from parents today. I know that there are questions that they have, and I'm listening to those questions. I'll definitely take back what I've heard. I know that parents are making their way to Queen's Park to voice their concerns about an issue that is close to everyone's heart, and that is the future of their students and how we are going to provide those necessary supports.

What I want to say is that we invest more in rural schools today than we have ever before. This process that we have for the accommodation review enables more student dollars to stay in classrooms where there are students, and be up front with those student programs so that they can have a better experience in their local schools.

Every community is unique. Every community has different needs. That is why we have the role of the locally elected school board trustees and the board, to make those decisions on behalf of their local schools.

#### VISITORS

**The Speaker (Hon. Dave Levac):** The member for Northumberland–Quinte West on a point of order.

**Mr. Lou Rinaldi:** I'm not sure if it's a point of order, but I'd like to welcome Wendy Giroux from beautiful Port Hope. Welcome.

**The Speaker (Hon. Dave Levac):** The member from Stormont–Dundas–South Glengarry on a point of order.

**Mr. Jim McDonell:** Just some people who came in late today: Residents from Williamstown and students from Char-Lan District High School were in the gallery but have since left.

**The Speaker (Hon. Dave Levac):** Both members are correct: It's not a point of order.

#### NOTICE OF REASONED AMENDMENT

**The Speaker (Hon. Dave Levac):** I beg to inform the House that, pursuant to standing order 71(c), the chief whip of the third party, the member from Timiskaming–Cochrane, has filed with the Clerk a reasoned amendment to the motion for second reading of Bill 70, An Act to implement Budget measures and to enact and amend various statutes. The order for second reading of Bill 70 may therefore not be called today.

There are no deferred votes. Therefore, this House stands recessed until 1 p.m. this afternoon.

*The House recessed from 1141 to 1300.*

#### MEMBERS' STATEMENTS

##### SCOTTISH RITE WEEK

**Mr. Robert Bailey:** It's my privilege to rise in the Legislature and officially recognize November 19 to November 26 as Scottish Rite Week in Canada. The term "Scottish Rite" is a short form for the "Ancient and Accepted Scottish Rite of Freemasonry of Canada." The presence of the Scottish Rite in Canada dates back to the early days of Canada itself, with the first Scottish Rite body operative in Hamilton, Ontario, in 1868. Canada's Supreme Council office is still located in Hamilton to this day. On November 22, as part of the Scottish Rite Week festivities, the Sarnia Lodge of Perfection will celebrate 50 years of Scottish Rite masonry in the Sarnia Valley at Sarnia Masonic Hall.

At the heart of membership in the Scottish Rite is a commitment to charity. The Scottish Rite Charitable Foundation funds many worthwhile initiatives, including eight learning centres for children with dyslexia located in London, Windsor, Halifax, Vancouver, Moncton, Barrie, Calgary and Edmonton. These centres provide free tutoring for children to help them overcome their reading difficulties and by training a growing cadre of highly skilled and dedicated tutors.

Please join me in thanking the members of the Scottish Rite for the charitable work that they do, and together, let's recognize and celebrate Scottish Rite Week in Canada.

#### TECUMSEH BIA

**Mr. Percy Hatfield:** I'd like to give a shout-out to the good folks who run the business improvement area in the town of Tecumseh. I was a guest last Saturday evening at the BIA's 52nd annual Christmas party. It was a wonderful evening at the Torino Plaza and Banquet Hall, a delicious turkey dinner with all the trimmings, and music by Stiletto Fire. Dennis Marentette had his photo booth available and plenty of holiday hats, glasses, feather boas and other fun trinkets to spice up those holiday photos.

One thing about the good folks at the Tecumseh BIA: They love to have fun. So hats off to BIA chair Candice Dennis, treasurer Paul Bistany, vice-chair Tony Nehme, directors Joseph Fratangeli, Maureen Harris, Daniel Hofgartner and Linda Proctor, and town councillor Andrew Dowie. As you know, Speaker, the work behind the scenes is what pulls an organization together, and in Tecumseh, the BIA coordinator is Paula Rorai and the administrative assistant is Ann "Cookie" Rigo. They balance the needs of 550 members.

The BIA and town council will be holding an annual Santa Claus parade on Friday evening. Speaker, if you're in the area, drop by the council chambers after the parade and meet Mr. and Mrs. Claus. They've been making a list and checking it twice, Speaker, and they'll find out and let you know if you've been naughty or nice.

**The Speaker (Hon. Dave Levac):** Why, thank you.

## AGINCOURT MALL

**Ms. Soo Wong:** This year marks the 50th anniversary of the Agincourt Mall, a long-standing community fixture in my riding of Scarborough—Agincourt. Located in what used to be the historical village of Agincourt, Agincourt Mall opened on November 23, 1966. Even in its 50th year, Agincourt Mall offers various programs to support our community, including seniors program's.

Over the past 50 years, Agincourt Mall has grown to over 60 diverse tenants, many of them small businesses run by local residents. The mall management continues to support new and long-time local tenants like Alma Tours, a family-run business that has been in the mall since the day it opened in 1966.

As the first indoor mall opened in the Scarborough area, Agincourt Mall has spent 50 years not just as a shopping mall, but also as a vital landmark, a meeting place, a community employer and a vital hub for Scarborough—Agincourt residents. Congratulations to the management and tenants of Agincourt Mall on their 50th anniversary. I'm looking forward to celebrating this milestone with them this Saturday, November 26.

## PULMONARY HYPERTENSION

**Mr. Jeff Yurek:** I'm pleased to rise today to highlight national pulmonary hypertension month.

Pulmonary hypertension is a rare and life-threatening disease that can affect anyone regardless of their age, sex or race. People between the ages of 20 and 60 are most affected, and certain forms of pulmonary hypertension are more common in women. This chronic, life-changing disease causes high blood pressure in the lungs and, if left undetected, causes right-sided heart failure.

Pulmonary hypertension is difficult to diagnose and, if left undiagnosed, can lead to death within two to three years. Approximately 5,000 Canadians are living with pulmonary hypertension, while as many as 10,000 may be living with this disease undiagnosed.

Symptoms of pulmonary hypertension include persistent and unexplained shortness of breath; chest pain; bluish lips, hands and feet; dizziness from standing up and climbing stairs; fainting; fatigue; and swollen ankles and legs.

In 1997, nine pulmonary hypertension treatments were approved in Canada, which allows for 50% of patients today to survive five years or more past initial diagnosis.

Today, as we celebrate national pulmonary hypertension month, we have a chance to further the discussion around pulmonary hypertension and an opportunity to ensure that all Canadians have access to publicly funded treatments from the diagnosis and beyond.

I would like to take the opportunity to thank the pulmonary hypertension society of Canada for their advocacy and research, and to the many caregivers and volunteers across the province who work tirelessly advocating for a cure to this terrible disease.

## SCHOOL CLOSURES

**Mr. Michael Mantha:** Once again, if we listen, outside on our lawn we have some upset Ontario residents, who are here from across this province, particularly from the Ontario Alliance Against School Closures.

It's a challenge that is facing each and every community across this province, particularly mine in northern Ontario, where there are small communities that are being affected. Their identity and their hope and their services are being pulled away from them by facing the fact that their schools are going to be closed.

I have a particular constituent of mine, Larry Killens, who is a trustee and has been working extremely hard in order to make sure that those services are in. I want to quote Mr. Killens: "This has nothing to do with decisions being made by the RDSB and our administration. I have full confidence the accommodation reviews will be done in the least intrusive way to our schools in these recommendations. Closing schools is the last resort. I want the accommodation reviews to be put on hold by our board until Parliament votes to restore funding."

That's what they're asking for. That's the extent that our trustees are going to toward their board in order to ask for that. But when the board is faced with provincial cuts—in this particular board, \$3.6 million to offset provincial reductions—it's ludicrous. How can they be put into that position and making those changes?

Nobody says that these decisions are easy. Nobody says that this isn't going to be a tough process. But take a break, step back, hold off on your decision and let's see what we can do when we're looking at revisiting the funding model, because it's absolutely needed across this province.

## HATE CRIMES

**Mr. John Fraser:** I had the pleasure of joining Premier Wynne and former Premier McGuinty and Minister Naqvi at a celebration of solidarity at Congregation Machzikei Hadas in Ottawa in response to the acts of hate that have happened in our community.

We were joined by many, many faith leaders and many other civic officials. More importantly, people from all walks of life were there. It was really an incredible celebration and a show of solidarity. I want to thank Rabbi Bulka and Rabbi Scher for welcoming us into the synagogue and hosting us for that celebration. It really was a very special event.

I want to read the prayer that was provided to all of us there from all of the faith leaders. It's an expression of solidarity and gratitude, and these are the final lines:

"We are strong because we are resolute in our togetherness.

"We are even stronger because we are co-operative in our diversity.

"We gather to focus on the good that inheres in all of us.

"We gather to extol the mosaic that defines who we are.

"We gather to celebrate the beauty of our community.

"We gather to express our gratitude for the wonderful people who comprise this great city, our nation's capital.

"We gather to be thankful for living in this caring country, Canada.

"We resolve, individually and collectively, to do all within our power to assure that this is the Canada that our children and theirs will inherit. Amen."

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### SCHOOL CLOSURES

**Mr. Jim McDonell:** It's with great pride that I rise today on behalf of my residents of Stormont, Dundas and South Glengarry to recount how they came together to join other regions across the province in sending a message to this government that their current policies in education are negatively affecting rural Ontario.

When the pupil accommodation review was leaked in late September, many students and educators broke down in tears at the announcement that approximately 20 local schools may close in my riding.

Our community quickly organized, holding numerous large public meetings and demonstrations across the riding. Volunteers stepped up to make up the required accommodation review committees, spending endless hours to meet the skewed pupil accommodation review guidelines.

Speaker, hundreds of people from every community are gathering to fight the latest assault on rural Ontario. Last Monday, over 600 attended the first review meeting, and students are walking out of class in organized protest of the closings. More than two busloads from Stormont, Dundas and Glengarry braved the storm yesterday and this morning to join other regions of this province demanding that the government intervene.

I have tabled a motion and a petition asking the Minister of Education to suspend the current pupil accommodation reviews until a comprehensive review of rural education is conducted, engaging all school boards, school communities and rural municipalities. Minister, please stand up for rural Ontario.

### CANCER TREATMENT

**Miss Monique Taylor:** Earlier this year, 17-year-old Justin Masotti was diagnosed with a rare form of brain cancer. This cancer forms unlike other cancers; it infiltrates the brain in a way that makes it extremely difficult to treat. Justin and his family were told that alternative cancer treatment might help. However, OHIP does not cover treatment for the so-called experimental treatment that Justin needed to access. As a result, the Masottis were forced to take out a \$200,000 loan in order to seek alternative cancer treatment in Mexico. This treatment has actually worked and is saving Justin's life. His family urgently needs coverage to fund the continua-

tion of his care. The Masottis have pleaded with the Premier to take action on this matter, only to be met with an OHIP coverage rejection letter.

Speaker, this youth has an extremely rare form of cancer that we cannot treat traditionally here in Ontario. Now, what our province calls "experimental treatment" is saving his life. This government should be supporting this success: a life is being saved. The Minister of Health and Long-Term Care, on compassionate grounds, should commit to funding the transportation and medical costs associated with the out-of-country cancer treatment of Justin Masotti.

### GERMAN REMEMBRANCE DAY

**Ms. Daiene Vernile:** I would like to share with you today news of an event in Kitchener which I attended recently: the German remembrance service. Tucked away in a corner of the Woodland Cemetery in Kitchener, 187 German prisoners of war have found their final resting place. These soldiers died in Canada during the First and Second World Wars.

While the Second World War ended more than 70 years ago, the German soldiers' cemetery has only been in Kitchener for 40 years. Initially, these men were buried in 36 different locations across Canada, but they were relocated in the early 1970s in an attempt to bring them all together in one place. They now lie side by side with their colleagues.

We gather on German Remembrance Day in Kitchener to commemorate all of the needless victims of the past, through war and through suffering. On this day, mayors of Kitchener and Waterloo laid down their wreaths side by side. We were joined by MPs. I was there to represent the province of Ontario. We also had many members of Canadian Legions there, and representatives of German Canadian organizations such as clubs, associations, schools and churches. We all were there together to remember these people who gave their lives in conflict so many years ago.

It now stands as an example of how people can live peacefully together despite their different histories, and that's an important lesson for all of us to remember.

**The Speaker (Hon. Dave Levac):** I thank all members for their statements.

### REPORTS BY COMMITTEES

#### STANDING COMMITTEE ON ESTIMATES

**The Speaker (Hon. Dave Levac):** Standing order 63(a) provides that "the Standing Committee on Estimates shall present one report with respect to all of the estimates and supplementary estimates considered pursuant to standing orders 60 and 62 no later than the third Thursday in November of each calendar year."

The House not having received a report from the Standing Committee on Estimates for certain ministries and offices on Thursday, November 17, 2016, as required by the standing orders of this House, pursuant to standing order 63(b) the estimates and supplementary estimates before the committee of the Ministry of Education, Ministry of Children and Youth Services and Office of Francophone Affairs are deemed to be passed by the committee and are deemed to be reported to and received by the House.

Accordingly, the estimates and supplementary estimates, 2016-17, of these ministries and office are deemed to be passed by the Standing Committee on Estimates and are deemed to be reported to and received by the House.

*Report deemed received.*

## INTRODUCTION OF BILLS

### SOUND BAY PROPERTIES INC. ACT, 2016

Mr. Walker moved first reading of the following bill: Bill Pr53, An Act to revive Sound Bay Properties Inc.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** Pursuant to standing order 86, this bill stands referred to the Standing Committee on Regulations and Private Bills.

### MARINE MUSEUM OF THE GREAT LAKES AT KINGSTON ACT (TAX RELIEF), 2016

Ms. Kiwala moved first reading of the following bill: Bill Pr51, An Act respecting Marine Museum of the Great Lakes at Kingston.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** Pursuant to standing order 86, this bill stands referred to the Standing Committee on Regulation and Private Bills.

## PETITIONS

### SCHOOL CLOSURES

**Mr. Bill Walker:** “To the Legislative Assembly of Ontario:

“Whereas a staff report has recommended Upper Canada District School Board close numerous schools across eastern Ontario; and

“Whereas access to quality local education is essential for rural communities to thrive; and

“Whereas the Ministry of Education removed community impact considerations from pupil accommodation review guidelines in 2015; and

“Whereas local communities treasure their public schools and have been active participants in their continued operation, maintenance and success; and

“Whereas the Ontario government should focus on delivering quality, local education services to all communities, including rural Ontario;

We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“—to reinstate considerations of value to the local community and value to the local economy in pupil accommodation review guidelines; and

“—to work with all school boards, including Upper Canada District School Board, to modify the funding model to include appropriate funding that considers rural education opportunities, student busing times, accessible extracurricular and inter-school activities, a school’s role as a community hub, and its value to the local economy.”

I fully support this and will affix my name and send it with page Helen.

## PRIVATIZATION OF PUBLIC ASSETS

**Miss Monique Taylor:** I have a petition named “Hydro One Not for Sale! Say No to Privatization.”

“Petition to the Legislative Assembly of Ontario:

“Whereas the provincial government is creating a privatization scheme that will lead to higher hydro rates, lower reliability, and hundreds of millions less for our schools, roads, and hospitals; and

“Whereas the privatization scheme will be particularly harmful to northern and First Nations communities; and

“Whereas the provincial government is creating this privatization scheme under a veil of secrecy that means Ontarians don’t have a say on a change that will affect their lives dramatically; and

“Whereas it is not too late to cancel the scheme;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That the province of Ontario immediately cancel its scheme to privatize Ontario’s Hydro One.”

I couldn’t agree with this more, Mr. Speaker. I’m going to give it to page Giulia.

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## ENVIRONMENTAL PROTECTION

**Mr. Joe Dickson:** I wish to present a petition from the residents of Ajax requesting the placing of the Carruthers Creek headwaters into the greenbelt, which will protect residents, homeowners and businesses in Ajax for decades to come. Leaving the sensitive area open to development will result in severe and costly consequences, and the public asks everyone to please make the right choice by protecting Ajax from the devastating costs of flooding, erosion and biodiversity loss. All headwaters

should be protected in the same way as wetlands and waterways.

I will pass this, Mr. Speaker, to David.

### SCHOOL CLOSURES

**Mr. Norm Miller:** I have a petition, “Save our Schools—Honey Harbour Petition,” with over 1,000 signatures. It reads:

“To the Legislative Assembly of Ontario:

“Whereas the Simcoe Muskoka Catholic District School Board and the Trillium Lakelands District School Board both plan to conduct pupil accommodation reviews with the intent of closing both Our Lady of Mercy Catholic School and Honey Harbour Public School;

“Whereas the loss of both schools in Honey Harbour will further destabilize the community and impede on elementary students’ ability to attend school within a reasonable distance;

“Whereas the lack of a local school will negatively impact those students with special needs, accessibility challenges, students of a young age and those living below the poverty level;

“Whereas the prosperity, productivity and participation of local children depend on a viable, accessible school;

“Whereas there are no other elementary schools to serve Georgian Bay township’s population within less than a 55-minute bus drive;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“We petition the Minister of Education to work with said school boards to co-locate both schools into one location in Honey Harbour, thus protecting the quality and child-focused education that the residents of Georgian Bay township require and deserve.”

Mr. Speaker, I support this petition. I’ve signed it and will give it to William.

### HOSPITAL FUNDING

**Ms. Teresa J. Armstrong:** “Health Care You Can Count On.

“To the Legislative Assembly of Ontario:

“Whereas for all Ontarians—no matter who they are, or where they live—the health of their family comes first, and it should come first for the government of Ontario, but unfortunately Liberal political self-interest comes first;

“Whereas 1,200 nurses have been fired since January 2015;

“Whereas hospital beds are being closed across Ontario; and

“Whereas hospital budgets have been frozen for four years, and increases this year will not keep up with inflation or a growing population;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“Stop the Liberal cuts to hospitals, and ensure that, at a minimum, hospital funding keeps up with the growing costs of inflation and population growth, each and every year.”

I sign this petition, Speaker, and give it to page Helen to deliver to the table.

### CONSUMER PROTECTION

**Mr. Arthur Potts:** “Reducing the Cost of Borrowing Payday Loans.”

I have names here from all over Ontario. People are very concerned about this issue.

“To the Legislative Assembly of Ontario:

“Whereas payday loans are the most expensive source of credit in Canada and can create the risk of an additional financial burden for the 3% of Ontario households that borrow payday loans; and

“Whereas in Ontario a two-week payday loan carries an annualized interest rate of approximately 547.5%; and

“Whereas these loans are typically marketed to financially vulnerable consumers;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario as follows:

“Mandate the Ontario government incrementally reduce the cost of borrowing a payday loan, first to \$18 per \$100 advanced in 2017 and then to \$15 per \$100 advanced in 2018.”

I think that’s a great start. I sign my name to it and leave it with page—

**The Speaker (Hon. Dave Levac):** Thank you. The member from Lambton—Kent—Middlesex.

### AIR QUALITY

**Mr. Monte McNaughton:** I have a petition here addressed to the Legislative Assembly of Ontario:

“Whereas Ontario’s Drive Clean Program was implemented only as a temporary measure to reduce high levels of vehicle emissions and smog; and

“Whereas vehicle emissions have declined so significantly from 1998 to 2010 that they are no longer among the major domestic contributors of smog in Ontario; and

“Whereas from 1999 to 2010 the percentage of vehicles that failed emissions testing under the Drive Clean program steadily declined from 16% to 5%; and ...

“Whereas the new Drive Clean test has caused the failure rate to double in less than two months as a result of technical problems with the new emissions testing method; ...

“Therefore we, the undersigned, petition the Legislative Assembly as follows:

“That the Minister of the Environment must take immediate steps to begin phasing out the Drive Clean program.”

I affix my signature and support this.

### SHINGLES VACCINE

**M<sup>me</sup> France Gélinas:** I have this petition and I want to thank Lana and Vance Luttrell from my riding in Cartier. It reads as follows:

“To the Legislative Assembly of Ontario:

“Whereas the government of Ontario announced that starting September 15, 2016, the shingles vaccine would be available to all seniors 65 years to 70 years free of charge...;

“Whereas seniors over the age of 70 years will still be required to pay for the vaccine if they choose;

“Whereas the government of Ontario claims that studies show that the vaccine is highly effective when seniors are vaccinated between the ages of 65 and 70 and will not cover the vaccine for all Ontario seniors”;

They petition the Legislative Assembly of Ontario as follows:

“This is unfair to seniors over the age of 70 and we urge the government to expand the coverage so that all Ontario seniors are eligible for the free shingles vaccine.”

I support this petition, will affix my name to it and ask Jackson to bring it the Clerk.

### CONSUMER PROTECTION

**Mrs. Cristina Martins:** It gives me pleasure to rise in the House today to read this petition as I've heard this from many constituents in my riding, including my husband.

“To the Legislative Assembly of Ontario:

“Whereas many companies are moving to or have already implemented new policies applying expiry timelines to rewards points collected under their programs; and

“Whereas such an action is unreasonably punitive to consumers; and

“Whereas consumers are effectively exchanging personal information in return for access to these rewards programs in a transaction-like exchange;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To protect consumers by amending the Consumer Protection Act, 2002, to prohibit the expiry of rewards points, and to credit them back to accounts where expiry has occurred.”

I agree with this petition, will affix my name and send it to the table with page Charis.

### SCHOOL CLOSURES

**Mr. Jim McDonell:** I have a petition to the Legislative Assembly of Ontario.

“Whereas a staff report has recommended Upper Canada District School Board close numerous schools across eastern Ontario; and

“Whereas access to quality local education is essential for rural communities to thrive; and

“Whereas the Ministry of Education removed community impact considerations from pupil accommodation

review guidelines in 2015 and has cut essential rural school funding; and

“Whereas local communities treasure their public schools and have been active participants in their continued operation, maintenance and success; and

“Whereas the Ontario government should focus on delivering quality, local education services to all communities, including rural Ontario; and

“Whereas the current PAR process forces bad behaviour by school boards to justify the replacement of high-maintenance out-dated schools;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“(1) to support MPP Jim McDonell’s motion to suspend all current PAR reviews until a strategic rural education plan is completed, engaging all rural school boards, school communities and municipalities;

“(2) to reinstate considerations of value to the local community and value to the local economy in pupil accommodation review guidelines; and

“(3) to engage all rural school boards, including the Upper Canada District School Board, school communities and municipalities in the development of the strategic rural education plan; and

“(4) consider rural education opportunities, student busing times, accessible extracurricular and inter-school activities, the schools’ role as a community hub and its value to the local economy.”

I agree with this and will be passing it off to page Sage.

### CHILD CARE

**Miss Monique Taylor:** “Petition for a Universal, High-quality Child Care System in Ontario.

“To the Legislative Assembly of Ontario:

“Whereas the Child Care and Early Years Act, 2014 commits Ontario to ‘a system of responsive, safe, high-quality and accessible child care and early years programs and services that will support parents and families, and will contribute to the healthy development of children’;

“Whereas recent community opposition to Ontario’s child care regulation proposals indicates that a new direction for child care is necessary to address issues of access, quality, funding, system building, planning and workforce development;

“Whereas Ontario’s Gender Wage Gap Strategy consultation found ‘child care was the number one issue everywhere’ and ‘participants called for public funding and support that provides both adequate wages and affordable fees’;

“Whereas the federal government’s commitment to a National Early Learning and Child Care Framework provides an excellent opportunity for Ontario to take leadership and work collaboratively to move forward on developing a universal, high-quality, comprehensive child care system in Ontario;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To undertake a transparent policy process with the clear goal of developing a universal early childhood education and child care system where all families can access quality child care programs; and

“To publicly declare their commitment to take leadership in developing a national child care plan with the federal government that adopts the principles of universality, high-quality and comprehensiveness.”

I agree with this petition. I’m going to give it to page Victoria to bring to the Clerk.

#### PRIVATIZATION OF PUBLIC ASSETS

**Mr. Bill Walker:** “To the Legislative Assembly of Ontario:

“Whereas the current government under Premier Kathleen Wynne is calling for the sale of up to 60% of Hydro One shares into private ownership; and

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“Whereas the decision to sell the public utility was made without any public input and the deal will continue to be done in complete secrecy; and

“Whereas the loss of majority ownership in Hydro One will force ratepayers to accept whatever changes the new owners decide, such as higher rates; and

“Whereas electricity rates are already sky-high and hurting family budgets as well as businesses; and

“Whereas ratepayers will never again have independent investigations of consumer complaints, such as the Ontario Ombudsman’s damning report on failed billing; and

“Whereas the people of Ontario are the true owners of Hydro One and they do not believe the fire sale of Hydro One is in their best interest;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To protect Ontario ratepayers by stopping the sale of Hydro One.”

I fully support it, will affix my name and send it with page Anne.

#### DISASTER RELIEF

**M<sup>me</sup> France Gélinas:** I’d like to thank the people of Gogama and Mattagami, as well as Justin Bisaillon from Hanmer, for those petitions. It reads as follows:

“Whereas at 2 a.m. on March 7, 2015, a Canadian National train derailed just outside of Gogama;

“Whereas this derailment caused numerous tank cars carrying crude oil to explode, catch fire and spill over 1.3 million litres of oil into the Makami River;

“Whereas the fire spewed toxic black smoke for over 24 hours, spreading ash and residue throughout the surrounding area;

“Whereas no one has given a clear answer on whether or not the fish caught downriver from the derailment site is safe to eat;

“Whereas this was the third CN northern Ontario derailment in a month”;

They petition the Legislative Assembly of Ontario as follows:

“Help the people of Gogama and Mattagami First Nation get just and fair compensation from CN.”

I fully support this petition, will affix my name to it and ask page Jackson to bring it to the Clerk.

#### PRIVATIZATION OF PUBLIC ASSETS

**Mr. Randy Pettapiece:** “To the Legislative Assembly of Ontario:

“Whereas the current government under Premier Kathleen Wynne is calling for the sale of up to 60% of Hydro One shares into private ownership; and

“Whereas the decision to sell the public utility was made without any public input and the deal will continue to be done in complete secrecy; and

“Whereas the loss of majority ownership in Hydro One will force ratepayers to accept whatever changes the new owners decide, such as higher rates; and

“Whereas electricity rates are already sky-high and hurting family budgets as well as businesses; and

“Whereas ratepayers will never again have independent investigations of consumer complaints, such as the Ontario Ombudsman’s damning report on failed billing; and

“Whereas the people of Ontario are the true owners of Hydro One and they do not believe the fire sale of Hydro One is in their best interest;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“To protect Ontario ratepayers by stopping the sale of Hydro One.”

I agree with this, and I will send it down with page Kaitlyn.

#### ORDERS OF THE DAY

##### PUTTING CONSUMERS FIRST ACT (CONSUMER PROTECTION STATUTE LAW AMENDMENT), 2016

##### LOI DE 2016 DONNANT LA PRIORITÉ AUX CONSOMMATEURS (MODIFIANT DES LOIS EN CE QUI CONCERNE LA PROTECTION DU CONSOMMATEUR)

Resuming the debate adjourned on November 16, 2016, on the motion for second reading of the following bill:

Bill 59, An Act to enact a new Act with respect to home inspections and to amend various Acts with respect to financial services and consumer protection / Projet de loi 59, Loi édictant une nouvelle loi concernant les inspections immobilières et modifiant diverses lois

concernant les services financiers et la protection du consommateur.

**The Speaker (Hon. Dave Levac):** Further debate?

**Mr. Jim McDonell:** I'm pleased to offer the PC caucus lead remarks on Bill 59, which seeks to amend several consumer statutes concerning finance, retail and the real estate industry. If and when the bill becomes law, the major change to Ontario consumers' rights will come from a brand new act contained here that will make home inspectors a fully regulated profession.

In Ontario, professional regulation is achieved through two very distinct frameworks. Some professions such as teachers, engineers, medical professionals and others are regulated through public colleges. Appointments to most of these are carried out by cabinet and reviewed by the Legislature. The Legislature retains the right to review the operation of the agency to ensure the province's residents receive the transparent and effective regulation that a professional college should offer.

Recently, we passed Bill 37 to amend the way in which regulatory bodies for educators deal with disciplinary proceedings. The legislation was designed to achieve greater transparency in disciplinary hearings and to make public hearings mandatory in certain circumstances where public trust in the profession could be at stake.

Within the Ministry of Government and Consumer Services, however, professional industrial regulation takes a whole different flavour. Instead of a public agency such as a regulatory college, the Ministry of Government and Consumer Services operates by giving the industry in question the power to self-regulate outside ministry and legislative oversight.

This is achieved through the creation or designation of corporations without share capital tasked with regulating the industry, collecting fees and enforcing a specific act or set of acts. These corporations receive no public money but have the power to collect fees and fines from anybody working within the industry. Having no share capital and no cabinet appointments to their board, this delegated administrative authority operates outside a legislative framework, relying instead on administrative agreements and memorandums of understanding with the minister.

In my years as consumer services critic, I've met stakeholders who are completely satisfied with their agencies' regulations, as well as business owners and professionals driven to despair and out of business by unaffordable inspection fees or compliance fees. This bill would create a regulatory authority for home inspectors that would require funding, collected through licensing fees, in order to run. The first attempt to establish such an authority was through a private member's bill in the previous session, where we highlighted that the government needed to take the legislative initiative themselves, consult extensively with the profession, homeowners and consumer advocates, and prepare both the legislation and the enabling regulations in a coordinated manner.

The new incarnation of the home inspector licensing bill also contains several new provisions related to the

conduct of inspectors, investigations and disciplinary proceedings, as well as the explicit creation of an appeals committee.

The PC caucus welcomes such changes. Home inspectors, as any other licensed professional, should have the right to a fair hearing in a process laid down by law rather than by corporate bylaw or regulation. The internal appeals process is furthermore subject to oversight by the Licence Appeal Tribunal, thanks to complementary amendments to the Licence Appeal Tribunal Act.

Home inspector regulation has been spoken of for years. In the years running up to the convocation of an advisory panel on home inspectors, several media outlets focused on the plight of home buyers who bought a home relying on the advice of a less-than-diligent home inspector, only to discover that their new property required significant investment to either repair or rebuild. Had they known of this at the time of making an offer for the house or apartment, they would have lowered their offer accordingly.

Bad inspections can lead to a family's finances being completely crippled, combined with their inability to sell the home without disclosing the newly discovered defects destroying its value. Home inspectors must know what they are doing and what they are looking for, while consumers deserve a regulatory framework that gives them confidence in hiring a licensed home inspector who they know can do the job correctly.

In answering an order paper question in 2012, the then Minister of Consumer Services pointed out that home inspectors were subject to the Consumer Protection Act, including provisions to provide honest work, appropriate disclosures, and minimum warranty standards. The problem with the Consumer Protection Act is that the ministry's ability to enforce the law is somewhat limited, and consumers' awareness of the ministry itself is quite unsatisfactory.

In order to enforce the act, the ministry must receive a formal complaint and conduct its own investigation. The complaint is the essential first step. The consumer who doesn't know about the ministry or its mandate will not see their rights enforced in time.

In that same order paper question and answer, the minister stated that home inspector complaints represented less than 1% of total complaints received by the consumer protection branch, and that the ministry sets priorities by analyzing consumer complaints for evidence of harm. The harm done to a family by an unprofessional or negligent home inspector can be incredibly severe.

In 2013, the advisory panel tasked by the government to review the home inspection industry recommended regulating the profession and issued 35 recommendations. These included mandatory training standards, clear and standardized contracts and disclosures, mandatory insurance for home inspectors, a centralized registry of licensed home inspectors and mandatory insurance coverage to provide consumers with additional recourse for compensation in case an inspection misses defects and repairs that should have been spotted. The PC caucus

fully supports the implementation of these recommendations.

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The government must remember that consumer education is a cornerstone of the new regulatory environment. Today, anyone can call themselves a home inspector and market their services to consumers, who may not know any better. Reaching households through all available media and channels, such as advertisements and community presentations, will help current and prospective homeowners understand the new legislation and the means to finding a certified, properly trained and properly insured home inspector for their own and for their buyers protection.

The mandatory insurance provisions, furthermore, help sellers breathe easier as their exposure to a liability risk will be decreased. If I sold a defective home to anyone today, I would expose myself to the possibility of being sued for damages and would have to prove that I did not know of the defects at the time of sale. Licensed and insured home inspectors will provide real estate transactions with the same safety measures as a real estate brokerage, which insures buyers and sellers against breakdowns in the transaction and frauds.

The previous attempt to regulate home inspectors did not address the issues surrounding currently existing home-inspector-licensing organizations, such as the Ontario Association of Home Inspectors, or the OAHI. The OAHI has existed for over 20 years and provides professionals with training, professional development and licensing services, including the granting of the registered home inspector designation. The title is protected by a private bill and can't be used or bestowed by any other body.

The panel recommendations that inspired this bill call for creation of the licensed home inspector professional title and for the grandfathering of currently certified home inspectors into the new authority without further review. These professionals have undergone accredited training and have been practising their profession to strict oversight and discipline. Transitioning to a new licensing framework should not place any undue burden on those who have already fulfilled the educational criteria.

Moreover, the OAHI has a wealth of experience and knowledge in accrediting and providing home inspector education, as well as fostering relationships and good practices within the profession. Creating a new licensing body from scratch without taking on some of that expertise would be significant waste.

In this act, the OAHI is continued as a not-for-profit corporation without share capital with the same objectives it had under the previous governing legislation. This leads us to believe that the OAHI will play a significant role in the design of province-wide regulations and by-laws governing the home inspector profession.

Unfortunately, we do not see any provision in this act that would guarantee that currently registered and voluntarily regulated home inspectors would be grandfathered into the new licensing regime seamlessly. This legislation

creates a wide delegating power to both the minister and the new authority. Therefore, stakeholders and the public will need to wait for regulations and examine whether they reflect the panel's transitional recommendations or not.

The delegated authority model suffers from a lack of built-in oversight and transparency provisions. Without the government as a major shareholder and without cabinet appointments by order in council, they are exempt from oversight from the government agencies committee, which I had the privilege of being member of for several years. Independent officers of the Legislature, such as the Auditor General and the Ombudsman, are also unable to investigate or review the authorities without the explicit legislative permission to do so.

The delegation legislation strives to clarify that any money collected and spent by the authorities is not public money despite being collected under the force of law, and the threat, if the licensee refuses to comply, of depriving the professional of their livelihood. The government has begun taking the PC caucus's advice in that regard, but progress is incredibly slow.

As an example, the new condominium authority, the condominium managers licensing authority and the soon-to-be home inspector licensing authority will, by law, be subject to an Auditor General review, unlike other authorities created before them. This is a welcome change, and we look forward to ensuring that both consumers and licensees get value for their money out of the regulating and enforcement bodies.

These three new authorities may also, by regulation, be compelled to reveal salary and payment information for their boards, officers and employees. Unlike disclosure through the Public Sector Salary Disclosure Act, which is highly standardized and released to the public at regular intervals through the so-called sunshine list, determining all aspects of these authorities' salary disclosures will remain in the minister's power. If no regulations are issued under the relevant section of the act, there will be no disclosure.

I have an order paper question on the table regarding the issuance of enabling regulations under the previous round of new law-making in the condominium sector. These new regulations will be a test for the government's commitment to transparent compensation of boards and agencies that, while legally exempt from public scrutiny, should nevertheless be held to a high standard of accountability. Failure to make provisions for comprehensive salary disclosures at the condominium authority and under the Condominium Management Services Act will send the wrong signal to licensees and the public alike. Delegated authorities may not take taxpayers' money directly. However, their administrative costs are passed on to consumers nevertheless, through higher professional and trade service fees. The government cannot exempt themselves from their duty to ensure that the public is served cost-effectively and efficiently. If being a home inspector becomes prohibitively expensive, many professionals could simply quit the profession and

increase the average price of a qualified, comprehensive inspection.

In rural Ontario, access to licensed professionals of any kind is always a pressing issue, unlike in larger urban centres where high density, competition and shorter travelling times contribute to a more dynamic market. Strict disclosure requirements and the Auditor General's oversight are therefore more than just a guarantee of accountability; they are an essential way of preserving a healthy supply of licensed professionals across the province.

The delegated authority model can work when all stakeholders work together. The ministry has the right to appoint a minority of each regulatory authority's board in order to ensure that consumer interests are fairly represented and that the boards do not appear to be run by the profession and for the profession. To achieve their objectives, they need to be transparent and accountable to both their members and to the public. We were, therefore, disappointed that the government continues to fail to include Ombudsman oversight in the authority's governing legislation or to provide, by law, for the creation of an internal ombudsman to the authority.

We have submitted amendments to the government legislation that created such authorities in the past, demanding that the Ontario Ombudsman be given the power to receive complaints about the authorities and investigate them, if necessary. At the committee stage, these amendments have always been declared out of order because, we are told, we need to amend the Ombudsman Act or the relevant act directly rather than indirectly. As the bill before us did not open up the Ombudsman Act, there was nothing the committee could do to write the essential oversight power into the law.

The government has only one chance to grant trusted independent officers oversight and investigative powers when they write a bill, and that's before its introduction. Once it is introduced, the oversight framework is basically set in stone. Our recommendation of the Auditor General oversight has finally been taken and our demand for full salary disclosure is half implemented through the regulation-making powers.

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Regulatory bodies, however, need an independent voice to tell them when their policies and procedures place undue burdens on or wrong the people they affect. We trust the Ombudsman to carry out that task. The government failed to make recourse to the Ombudsman possible for the condominium owners and the condominium managers in this past session and has failed to do so again with home inspectors.

We look forward to hearing from homeowners, home inspectors and real estate professionals at the committee stage of this bill, and we will be submitting amendments of several topics, including the grandfathering of currently registered or otherwise trained and licensed home inspectors in good standing with their respective associations.

I've sat on a number of committees and we proposed, many times, very appropriate amendments. Unfortunate-

ly, we see that with the majority that this government has on committee, almost every time it refused to let them pass. I know I'm on the committee this afternoon. We'll be sitting the next little while, I guess, on election financing. We see really a lack of willingness to make any changes. We really wonder, because as with this, where we're allowed to open up this bill with the Auditor General or the Ombudsman if they're not included, the government has chosen to add a couple of amendments in the bill that are not generally keeping with the tone of the bill. So we'll be seeing what happens there, but it's interesting that these amendments were inserted before the bill was dropped under prorogation. The bill was restarted, and of course, once again, we saw that the bill was introduced without the amendments. We're somewhat concerned about the transparency we see because, once again, it's just not there.

Prior to turning my attention to other parts of this bill that have been highlighted in government press releases and other communications, I'd like to draw the House's attention to an amendment being made in section 43 of the Consumer Protection Act regarding water use.

In 2013, the government introduced legislation to regulate contracts involved in the rental of hot water heaters. Both the Minister of Consumer Services and their then-parliamentary assistant highlighted that hot water heater contracts in particular, more than any other consumer agreement, required a 20-day cool-off period rather than the conventional 10-day one. Consumers in Ontario and throughout most of Canada can cancel most agreements within 10 days if they change their minds, at no cost and without incurring any penalty. This is an especially important guarantee in the case of agreements known in the jargon as "future performance," meaning that the consumer and the provider do not exchange the full transaction and agreement cost when the agreement is signed. Any rental and service agreement falls within this category. High-pressure sales tactics used by unscrupulous salespersons were forcing consumers into contracts for a new water heater that they did not need. The salesman would show up with false credentials or a made-up story about energy efficiency, new regulations, buyer safety or some other concern, gaining access to the consumer's dwelling and pressuring the consumer into signing an agreement there and then.

The new legislation doubled the cooling-off period and forbade the installation of a new hot water heater during the cooling-off period. It eliminated any right of a consumer to opt for immediate installation and mandated secondary confirmation of the consumer's intent to sign the agreement through a regulated and recorded phone call, as well as toughening penalties.

The 20-day cool-off period was justified with the notion of giving consumers more time to think about the agreement that they had just signed or to consult with family members and friends about the wisdom of the purchase. We are sympathetic to the additional challenges faced by seniors, new Canadians and other demographics who may struggle with understanding the full implications of a fairly complex agreement.

Water heater future performance agreements, however, are no different from agreements concerning other big-ticket items, making that particular cool-off period for hot water heaters provision look out of place.

The government is now moving to bring this anomaly down to the conventional 10 days, without removing the other consumer guarantees provided for in what was then Bill 55. The PC caucus deemed the 20-day cool-off unnecessary then, and we think it is unnecessary now, as it is about to go. I remember back in that session when that bill went through, the amendments we pushed through, or tried to push through, to have that reduced because the 20-day period caused a lot of problems for somebody that may have had an issue with a breakdown in the appliance—they would fall under this agreement, even if they called up the door-to-door salesman to come out and look at it. And anybody, especially for people that have been around in the last couple of hours—it's gotten quite cold. If you have no hot water, something tells me you probably don't want to wait up to a month, because if you can't install it before 20 days—there is an installation period—and it just showed how uncooperative—we run into a government that refuses to entertain ideas, even when the consumers and the market are telling them, and it's required.

The additional steps to verify consumer intent, as well as the penalties for failing to follow the act to the letter, would have been sufficient to reduce the incidence of consumers being taken advantage of. That was our thought at the time.

Regulation doesn't make the bad guys go away or change their ways. If a salesperson was ready to misrepresent themselves as a municipal or government inspector, they were and remain unconcerned about the administrative consequences of contravening the Consumer Protection Act. Despite stakeholder advice advocating to keep the cooling-off period at 10 days, the government plowed ahead and now needs to submit amending legislation.

We have a simple advice item for this government. Don't act just for the sake of being seen to be making a change. Bill 55's provisions on hot water heaters proved popular as far as media coverage and favourable opinion of the government were concerned. Yet the public policy case for some of them did not exist.

This leads me to address the bill's proposed ban on door-to-door sales. Before we were prorogued, the Legislature examined Bill 193, which would have banned door-to-door sales of water heaters, air conditioners and water softeners, as well as any other prescribed good as the minister saw fit. The PC caucus highlighted the main faults of this legislation.

Firstly, direct selling is a \$2-billion industry in Canada, employing thousands of conscientious, law-abiding salespeople. The vast majority of them care about their customers. They know their communities and actively participate in their lives. They strive to maintain an honest, competitive edge over other, larger providers and major retail chains throughout their excellent service and dedication.

The bill before us gives the Minister of Government and Consumer Services what could only be called a knife to be put to the industry's throat. Section 16 of schedule 2 creates a minister's power to ban at the stroke of a pen the sale of any good, at either the consumer's dwelling or any other place the minister sees fit. This is carte blanche for regulatory overreach that would affect many more honest salespeople than the dishonest ones.

Dishonest salespeople can easily shift to another good to sell or use some other coercive or deceitful means. Since such sales rarely require any knowledge of the industry, of the good or the community, banning the sale, say, of water softener contracts would only mean that these bad guys will switch to overpriced book club subscriptions or some other contract that they can impose on an unwilling or vulnerable customer.

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My constituency office has received calls from concerned constituents who inquire about suspicious calls they receive. This year featured two kinds of scams. In one, senior consumers would receive a call from somebody purporting to be from the government of Ontario saying that their furnace needed replacing. They would dispatch someone that same day to carry out the replacement or to give the consumer a rebate.

I commend those consumers who decided to call someone, whether it be a relative, a friend, the Better Business Bureau or my office. Our advice has always been the same: The government does not tele-market. If the consumer has a concern about their furnace, they should speak to their heat utility to discuss the available options and the rebates on such an offer.

The other scam involved threatening calls purporting to be from the Canada Revenue Agency, whether it be they're demanding private information for identity theft or informing residents that they were in arrears and threatening serious consequences or physical harm if the debt wasn't repaid immediately.

No amount of regulation will ever deter criminals from making these attempts to make ill gains at the expense of vulnerable seniors. Only concerted efforts by consumers and civic education can help build a firewall between consumers and dishonest practices.

Saying no and closing your door is always an option. Calling the company, the agency or the utility at their publicly listed numbers to verify the salesperson's story is also an option. Hanging up on an uncomfortable call is always an option. Calling the police is always an option. Consumers and all residents need to know this and integrate it into their daily lives. The Ministry of Consumer and Government Services should take the lead on such educational efforts.

If and when enacted, this provision will only create a game of catch-up between the government and dishonest salespersons, banning more and more goods in a response to changing exploitative strategies. The end result would be a continuing cycle of dishonest players changing their wares, governments issuing new regulations and honest salespersons losing their jobs in the process.

This is action for action's sake. It will be popular with the papers and the municipal councils under intense lobbying by residents who find door-to-door salespeople an annoyance and at times a threat to their peace and safety. We understand these concerns. Dishonest practices are an unsightly boil in the body of the direct sales profession. The correct tool for dealing with a boil, however, is a lancet and not a sledgehammer.

Under this bill's terms, the consumer would have to initiate contact with the salesperson and invite them to attend their home for the transaction. While appearing reasonable, this fails to address the issue of vulnerable or exploitable consumers falling for tricks and dishonest players using loopholes.

An old trick in the communications world is the one-ring scam, where as a consumer receives a call, it is immediately disconnected and shown to have been a missed call. Calling that number back can lead to any number of scenarios, usually involving further connections to premium-rate numbers abroad. Responding to a one-ring scam could count as a consumer initiating contact with the supplier, voiding the bill's planned protection.

According to the new legislation, furthermore, the promotion of prescribed goods is still allowed at the consumer's dwelling in the form of leaving marketing materials, as long as there is no contact initiated by the salesperson to solicit a direct agreement. Anyone with a decent printer can print legitimate-looking leaflets and correspondence, misleading the consumer to think that they will have a number to call to take urgent action. The old trick involved duping the consumer at the door into thinking the government wanted their old furnace out. Its new iteration would merely put it into a fraudulent but convincing piece of paper. The moment the consumer calls a bogus number on the leaflet, the bill's protection would be voided.

The Consumer Protection Act, furthermore, only applies to Ontario. Its protection extends beyond the province only to the extent that the other jurisdiction protects the rights of its own consumers. Digital and Internet technologies offer many opportunities for cross-border business and, on its reverse side, cross-border fraud. The ministry may labour to enforce the Consumer Protection Act's provisions against companies that operate in Ontario and can have assets or interests affected by enforcement action. Scammers using voice-over IP technology and Internet payment systems would operate mostly unfettered, soliciting Ontarians by phone. My office received solicitation from a local number that would be answered several time zones and oceans away.

We need to build an informed consumer market where everyone, regardless of age, origin or mother tongue, has the power and knowledge to see a scam from the beginning and hang up or close the door without the need for niceties.

The government appears set to take the banning and heavy-handed regulatory approach to a problem that, like a mythological creature, spouts two heads where one has been cut off. The PC caucus will submit amendments to

ensure that any regulation issued under the new powers granted to the minister is subject to a sunset clause. The 20-day cooling-off period was a legislative mistake that took over two years to repeal. Regulations that deprive honest salespeople of their livelihood should not take that long to be corrected and repealed if, as we expect, they are shown to be unnecessary or ineffective.

And they go on to talk about something that—I guess we participated just in the summer, with the college painting groups that go around. Generally, they set up in a neighbourhood, put a sign out and then rely on the neighbours or drop by to see if people need painting. It's a great summer job. I even had friends back in the 1970s, when I was in university, who did that as a summer job. Those are the types of things that would come under question with this bill. So it's somewhat concerning that at the whim of the government all these things can be attacked. Sometimes there are bad players, no matter what industry. Generally, that's considered a fairly safe one—something that has been used for years. But there's nothing stopping a bad player that's being forced out of hot water heaters into something else like this. So we have to be careful and watch what we're doing.

Now I'll turn my attention to the provisions in Bill 59 that address the payday lending industry. Members will recall that when payday lending reform came to this House's attention last year, the PC caucus made it clear that payday lending, despite being a high-cost credit solution, was an essential service for consumers who fall through the cracks of conventional finance.

Payday loans are a recent arrival to the credit market in Canada. This type of credit is extended for very short periods of time, usually two weeks, with the consumer expected to repay the debt in full upon receiving their paycheque. In practice, the consumer is selling their next paycheque, or a portion of it, to the payday loan provider for a fee in exchange for access to that future cash today.

Before proceeding further, we have to realize why consumers resort to payday loans and not to conventional finance.

Credit is, inherently, a business that involves the risk of the borrower's default. This risk can be mitigated in several ways, depending on the type of debt and the market in which the lender operates.

The first and most conventional risk reduction strategy employed by most large lenders is credit screening. Consumers applying for a loan, a mortgage or a credit card are screened in accordance with their past performance with other credit files. Two agencies in Canada are authorized to collect, store, analyze and disclose consumer credit information: Equifax and TransUnion. Most failures to pay, such as missed payments, are reported to these two companies and affect your overall credit-worthiness.

Conventional finance lenders use credit scoring and credit reporting extensively in order to decide whether to extend a loan and what rate of interest to charge, based on their perceived risk of a consumer's default. A consumer with plenty of assets, collateral, and stable and

high income is likely to receive very advantageous rates for any kind of debt due to the near-certainty of the loan or credit being repaid on time. This proves the adage that to get a loan, you must first prove that you really don't need one.

Banks and other credit providers will determine the overall cost of a loan for a consumer based on the chance of the consumer not repaying, plus a provision for paying off loans that have been defaulted on. In essence, diligent and honest consumers are forced to subsidize defaulted loans by paying more than their fair share, calculated by a risk assessment model.

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Banks often publish their credit loss provisions, and the numbers haven't changed much in decades. A report by Ernst and Young in 2004 presented Canadian bank consumers' credit loss provisions at a fraction of a percentage point, and recent data from major banks such as the Bank of Montreal and CIBC list credit loss provisions as 0.31% and 0.23% respectively. This means that for every dollar they lend out over the terms of the loan, they expect to lose no more than a fraction of a penny. These include revolving credit facilities—those with no fixed terms, such as a line of credit or credit cards—as well as fixed-term credit, such as personal loans, car loans and mortgages, those that are calculated in months and years.

Payday loans inhabit a completely different universe. Firstly, a payday loan is extended for a much shorter time than a conventional loan, usually for two weeks or until the consumer's next payday. The lender ensures prompt payment by often demanding that the consumer provide a personal cheque for the loan amount post-dated to their next pay date, removing the need for the consumer to return to the provider once more to repay the loan.

Secondly, the payday loan will be extended to a consumer without any prior credit check aside from demanding to see proof of previous income, such as a pay stub. The assumption payday lenders must go by is that the same income will continue to flow until the next payday.

Because of the non-existent screening, payday loans are much more likely to become non-performing, despite their incredibly short term. According to the industry, approximately \$10 out of every \$100 borrowed by payday loan users has to be written off.

Consumers have several reasons to seek out payday loans. Most often, they have experienced an emergency expense that they can't afford without their next pay-cheque in hand, or an unexpected loss of income that is expected to be rectified. In these cases, the consumer can't afford to wait several days or weeks for their personal loan application or line of credit to be approved, if they can even qualify for it. Credit cards are often also off-limits to such consumers due to the either low or unstable income that makes lenders unwilling to extend credit and consumers unable to afford to put down a payment for a secured card.

The fee charged by payday lenders is therefore a combined expression of the credit risk, the provider's

operating costs and the convenience of not having to wait to prove creditworthiness. Today, it's capped at \$21 for every \$100 borrowed, with new government regulations bringing it down over the course of the next couple of years first to \$18 and then to \$15.

Certain advocates opposed to this payday lending industry misconstrue the fee charged by payday lenders to their customers as the rate of interest, which it isn't. Interest on a loan is designed to compound over the course of the loan's life, and its amount will vary depending on the overall amount borrowed, the rate of repayment and any one-time payments consumers may make. When a consumer obtains a payday loan, the fee is not compounded even when the repayment period is extended over several pay periods. If the consumer defaults, they are not charged the fee for every payment they miss, although they are subject to late payment fees and penalties, as allowed by law. Extrapolating the \$21 for every \$100 fee to an annualized rate is therefore an inappropriate comparison.

Back in 2004, Ernst and Young quantified the overhead costs of a payday loan, including defaults and operating costs, as \$15.69 for every \$100 borrowed, with 60% of those costs being the operating costs for the supplier. Under the current \$21 fee, the expected profit margin for a payday lender engaged in the business of extending payday loans is a healthy 25%. The planned reduction in the maximum allowable fee will bring that margin down. Taking the 2004 baseline, reducing the total loan fee to \$18 would cut the margin to 12.8%, which most businesses would consider healthy. Reductions to \$15 rely on continued cost-cutting measures by the lenders themselves to avoid losses.

Consumers stand to save significant amounts when the new regulations come into force. Lenders, on the other hand, will have to consider whether their funds are better invested elsewhere. The first to be impacted would be the providers with a small number of locations and those serving smaller customer bases, such as northern and rural Ontario communities.

Studies have shown that northern communities are more likely to visit a payday lending location for financial services, including cheque cashing, due to the absence of conventional finance options such as a bank or credit union. Causing the closure of small or remote payday loan providers will not serve those communities well.

Consumers would also be faced with a less competitive market for payday loans if smaller providers with higher overheads are forced out of business. Competition acts as a natural check on bad practices and prices. Most lenders tend to charge the maximum fee to most customers, yet walking down the main street of most communities, a consumer would be able to find a less expensive introductory offer, with the obvious hope that they would not need to return again.

As the fees for payday loans come down, the government will have to monitor the market very carefully to ensure that consumers who need payday loans aren't left

behind by reduced supply or access. Unless the government makes serious efforts to expand all consumers' access to conventional finance products such as bank accounts, credit cards and loans, payday lending remains the last safety valve between conventional finance and the underground, unregulated and often criminal loan market.

When Canada amended its usury laws in order to give the provinces the ability to license payday lending if they so wished, Ontario chose the fixed-fee path and allowed the industry to operate in the province. Quebec, on the other hand, opted to limit the maximum annualized rate of interest that could be charged on a payday loan to 35%, which would translate to a fee of approximately \$1.16 per \$100 borrowed for a two-week period. This effectively banned payday lending from the province by forcing payday lenders to take a loss on almost every loan, given the high default rate.

However, the demand for such finance has not gone away. So what does that do? It leads consumers to the underground market, which is unregulated, and of course the black market is certainly something we don't want in this province.

Bill 59 establishes a limit on how many payday loans a consumer can take out in a short period of time, a provision that only addresses half the problem. A consumer who requires a payday loan more than once in a few weeks isn't a repeat customer but a consumer in need of urgent help to rectify their financial situation, whether through a debt settlement service or credit counselling that would put them back on a much more solid financial footing.

Since the government is reforming the Payday Loans Act, we would prefer to see a legislative rather than regulatory requirement for a loan provider to refer the customer to credit counselling or debt settlement services in cases where the consumer is clearly in financial distress. Most payday lenders will exercise due diligence in today's framework and work to refer repeat customers to private counselling.

Payday loans are meant as an emergency measure rather than as a constant source of funding. Consumers and lenders know this all too well. The bill before us seeks to ban repeat custom for payday lenders by introducing a mandatory waiting period between payday loans and a cap on the maximum number of payday loans a consumer can take out in a year. The provision, in order to be enforceable, would require payday lending providers to store and share amongst themselves highly sensitive consumer data for at least one calendar year in order to prevent the consumer circumventing the waiting period, loan amount or total loan cap provisions.

Several jurisdictions, such as the state of Virginia, have working payday lending databases funded by the industry, with the costs shared by the providers due to a strict fee cap. The PC caucus is in favour of such an arrangement if the privacy of Ontarians and the safety of their information can be guaranteed.

Payday credit involves the disclosure of very sensitive information such as social insurance numbers and

income, which in the wrong hands provide all the keys to very severe identity theft. We will ask that the Information and Privacy Commissioner provide the relevant standing committee with an option regarding the best practices for collecting, storing, exchanging and securing sensitive consumer data.

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Our further advice to the ministry in this regard is to be very vigilant as to who can have access to the database's data, which involves the careful screening of every current and new applicant for a payday loan licence. We have raised a concern with the government regarding the wording of section 22, which implements the mandatory waiting period between payday loans. As they stand, the two subsections could describe only situations where the consumer attempts to take out a second loan from the same lender or uses the services of a broker to secure a second loan, in contravention of the mandatory waiting period.

I expect the government's legal team to address whether the current wording of this section encompasses all circumstances where a consumer might try to obtain a second payday loan within a week of paying off the first one, as the act's efficacy against repeat use of payday loans could be severely impacted unless this section is absolutely watertight.

I'll return briefly to the issue of payday loan supply. Several municipalities in Ontario have passed by-laws banning the presence of payday loan providers within their limits, which they could not enforce. With this bill's changes, the municipality will indeed be able to pass a by-law limiting or excluding payday lenders from their territory, if they so wish.

The PC caucus will always be on the side of municipalities that wish to determine their economic development and the kind of community they wish to be. The issue of payday lending elicits emotions as strong as the issue of large renewable projects, and we believe local councils to be the best judges of those matters.

Banning the provision of payday loans, however, will not abolish the demand for these services. Consumers left behind by conventional finance, including Ontario Works and ODSP recipients without bank accounts, new Canadians, Ontarians without a stable income, independent professionals and others, will still need to access financial resources on short notice wherever they can find them.

The Internet is a solution that presents its own problems. Licensed, regulated and law-abiding payday lenders can provide services to Ontarians online; however, so can fly-by-night providers with no certification and, possibly, no legal presence in Canada. Consumers in a financial bind may not have the time to research a lender to ensure that they have the proper paperwork filed with the Ministry of Government and Consumer Services, or they might simply not care.

Once a consumer's financial data has been submitted to a foreign provider soliciting Ontarians online, its further use is beyond the guarantees afforded by Canada's and Ontario's privacy and data protection laws.

The only tried and true way to mitigate the impact of unlicensed online lenders is, again, consumer education and information. The Ministry of Government and Consumer Services maintains a publicly searchable database of licensed payday lenders; however, it is far from easy to find. There are 817 licensed businesses in the province under the lender and loan broker categories, with each business location carrying its own licence. Many of them are numbered companies, complicating matters further for consumers seeking to verify a licence.

The PC caucus's position on payday lending regulation in Ontario has not changed since we offered our remarks on Bill 156 in the last session. People in Ontario are resorting to payday loans because they have been left behind by conventional finance and are facing a rising incidence of unexpected expenses.

Sudden and inexplicable rises in their hydro bills are a case in point. Actually, we heard many cases throughout the last four or five years since I've been here, where customers who have been paying their hydro bills for years, ever since they had the account, are hit with large additional payments without any notice. Sometimes, these are quite shocking. At first, the money was actually taken out of people's accounts. Sometimes there were mistakes made, and the money not refunded.

You can imagine a senior who had six months of hydro bills taken out of his account, found to be an error and then told, even if it was an error, they'll give it as a credit, and when the credit is used up, they'll start charging you. Most times, they only find out because their bank account is actually empty. Grocery bills, and anything else they were planning on making—they would lose their ability to do that. That was something we saw, and that was, unfortunately, a reason that would force somebody to go to a payday loan.

There is a further concern regarding section 24, subsection 6, of the current bill. It inserts a regulation-making power for the minister to forbid licensees from providing any prescribed service other than payday loans to anyone.

The Payday Loans Act and the Consumer Protection Act are quite specific regarding the types of businesses and agreements they regulate, which allowed some less-than-honest players to circumvent consumer protection legislation. For instance, companies marketed services such as instalment loans or lines of credit with tight repayment schedules and high interest rates and fees that were, to any observer, a payday loan by another name but outside of the strict definitions of the Payday Loans Act. With this provision, the government would be able to respond more rapidly to evolutions in the dishonest side of the payday loan market.

The broadness of the section is a double-edged sword. Regulations made under this new section will be able to ban instruments such as instalment loans; however, the same power can be used to limit the range of all services offered by a payday lending licensee, including very legitimate services such as money transfers, tax filings and prepaid credit cards. All of these are low-risk

business activities that help larger businesses with the heft to provide them shore up their revenue and insure against loan defaults in the payday lending aspect of their business. The minister must resist the temptation to limit the legitimate services offered by payday lending locations. Consumers, including immigrants and new Canadians remitting earnings to their families back home, benefit from easier access, and businesses benefit through a steady stream of safe income.

The government should not be marketing this bill as a cure-all for all ailments affecting Ontarians using alternative financial services. Payday loans will remain an expensive option for emergency credit, designed to be used only rarely, when all other options are exhausted. In an ideal situation, the payday lending industry wouldn't exist due to a lack of any demand, as every Ontarian would have a bank account, a credit card and a reasonable amount of secured credit. This is the objective that we should all strive for.

Lack of access to conventional finance impacts all Ontarians; however, it impacts the poorest and most vulnerable of our residents the most. Those with unstable incomes or on social assistance programs often can't afford the account maintenance and usage fees charged by major retail banks, and choose instead to cash their cheques privately through cash-chequing services that charge a fee.

The industry takes on a moderate amount of risk arising from forgery and fraud such as cashing of cheques known to have insufficient funds in the originating account. In exchange, the consumer is charged a flat fee plus a percentage of the cheque amount, regardless of the cheque's issuing authority.

Federally regulated banks are bound by law to cash a government cheque at no fee to the consumer; however, consumers are not broadly aware of this provision. In 2006, only 22% of respondents to a survey said they knew of the free cashing regulations.

In Toronto, the Royal Bank had a partnership with social services that allowed social assistance recipients to cash their cheques for free at a branch. I believe this type of partnership with all banks and credit unions across the province would bring far more benefits than the imposition of a cap on the fees and percentages that can be charged to a consumer.

Moreover, the bill's limits would only apply to government-of-Ontario-issued cheques, while all other cheque-cashing-service customers would be subject to no protective caps.

Cheque-cashing services exist because many Ontarians either don't have a bank account, can't afford the fees the banks charge for services and transactions, or are frustrated by long hold periods that prevent cheques from clearing for days or weeks on end. This is where we should focus more of our efforts, especially helping our social assistance system transition more customers to direct deposit. Social assistance recipients would, at once, be relieved of the stress of waiting for a cheque, the expense of cashing it and the frustration of waiting for it

to clear, as well as the inconvenience of lost, misdirected or striking mail. Capping fees for cheque-cashing services is only a stopgap measure, and we hope the government realizes this.

1430

Bill 59 makes further amendments to the Consumer Protection Act regarding rent-to-own leases. Consumers who are unable to obtain financing for large purchases, such as home appliances, are often tempted into rent-to-own contracts that, upon closer inspection and upon calculating the total lifetime cost of the contract, turn out to be significantly overpriced compared to the original price of the good. In many cases, the lease's effective interest rate exceeds 60%, the federal government's criminal definition of usury.

The government's initiative in this sense is quite comprehensive. Bill 59 creates the minister's power to regulate the content of tags to be used on rent-to-own products with the stated intent to mandate the inclusion of an all-in price on the good before the consumer signs the agreement.

The government furthermore took on board our previously expressed concerns regarding regulation-making provisions and instead narrowed down the regulation-making scope concerning lease-to-own contracts to issues such as grace periods, consumers' rights to terminate a lease, the parties' obligations upon entering and exiting a lease, and the maximum amount to be charged under a lease-to-own contract.

We welcome this changed approach. The PC caucus is consistently skeptical of the general, vague and far-reaching delegating legislation, and we look forward to seeing regulations under these specific new sections when the act is proclaimed.

My last remarks will concern the bill's reform to the collections industry.

Collecting debt is a thankless task and one that puts the consumer on the receiving end of collection action under significant stress.

Collection agencies are tightly regulated in Ontario, and the consumer has several rights under the act. For instance, the agency must first contact you by mail. The agency must say who the creditor is and what amount is owed. It must not charge the consumer extra fees. The agency can't call you outside of prescribed hours or on a holiday. It can't contact your employer except in very clearly defined circumstances. It can't contact your spouse, relatives or friends. It can't harass you. It can't use intimidating or coercive tactics. It must be registered. It must leave you alone if you dispute the debt, are represented by an attorney or inform them that you're not the person they're looking for.

The current framework requires the collection agencies and individual collectors to be licensed with the Ministry of Government and Consumer Services.

Bill 59 would do away with the individual registration requirements and instead transfer the duty to ensure individual collectors' compliance with the act onto the agencies themselves. It furthermore expands the definition of

who is a collector and an agency, to include those who purchase debt from another company and then collect it, a practice that has expanded in recent years.

Your average collection agency will charge a fee to the debt's owner and will go out and recover the debt for them, while purchasing a loan for a fraction of the cost and collecting the full amount it offers—clearly, a practice we would like to eliminate.

Of course, there's much more to speak about in this bill. We're looking forward to amendments. We have a few that we are proposing. We hear the government is interested in working with us, but I guess we'll see what happens.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Miss Monique Taylor:** Thank you to the member from Stormont—Dundas—South Glengarry for his very intense hour of debate on this bill. Speaking next will be our critic, who will lay forward New Democrats' thoughts on this bill, how to move forward, and our thoughts on it.

My general concerns would be that this bill does not go far enough when it comes to payday loans and the interest that is charged to our most vulnerable residents, who count on those loans to get through to the next payday. They're paying, I believe, \$18 on \$100, which works out to 346%, I believe it is, or 390% interest annualization. That makes it very difficult for a person who is already robbing Peter to pay Paul, and borrowing on their next pay, to be able to pay such high interest rates.

I think the government needs to come up with a better plan to ensure that vulnerable workers in our society have the ability to get these loans if necessary, but to also be able to repay them, instead of getting caught in the constant circle of once you've done it, you constantly have to return to that payday loan because, again, you're paying back your loan, you're paying all of the interest on top of it and then your next paycheque is gone before you get it. You're constantly caught in a cycle that is very difficult to find your way out of. Until we fix those types of concerns for vulnerable workers, the cycle will continue. So I'll look forward to hearing more processes of the debate as the afternoon unfolds.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. Marie-France Lalonde:** I'm very happy to rise and share some comments about the critic of the opposite party who has generally been supporting the bill and highlighting some key elements of this bill.

I'm sure that all members here today would agree that a transparent, informed and fair marketplace is of paramount importance. All Ontarians should feel confident in spending their hard-earned money. This proposed legislation, if passed, would enhance consumer protection in three important industries, as our critic has talked about: home inspection, door-to-door sales and payday loans.

Mr. Speaker, these are all industries where we have heard countless stories of unethical behaviour by individ-

uals. We heard, actually, some of those references made by the member opposite. It also has resulted in many consumers being taken advantage of in a variety of ways, particularly seniors in Ontario, whether it is making the biggest investment of a lifetime in buying a home that was not properly inspected—I was just with the OREA group and they're definitely supporting our proposed legislation—or being pressured into an expensive and unwanted contract by a door-to-door salesperson in the comfort of your own home, or falling into a debt-trap to predatory payday lenders.

I want to take a minute—not a minute; I don't have one—and commend our socially responsible credit unions in Ontario, which are stepping up to the plate by increasing access to actual alternative financials. Through increased regulation of these three industries, consumers in this province would be far better protected. I want to say thank you to the member opposite for his comments today and, I would say, a general support of our bill.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Robert Bailey:** It's a pleasure to rise today to add a few remarks to Bill 59. I want to commend our—

*Interjection.*

**Mr. Robert Bailey:** Yes, I'm hoping the chief government whip will work on that question for me.

To speak to the remarks of, our critic, the member from Stormont—Dundas—South Glengarry, who talked about a number of issues in his leadoff, we support schedule 1, about home inspector licensing. We also support the collections, the cool-off, the cheque-cashing and lease provisions. We also support with amendments. We do have a number of amendments that we're going to put forth about payday lending and door-to-door sales provisions.

There are four acts affected by this, as our critic alluded to: collection and debt settlement, payday loans, consumer protection, and the Licence Appeal Tribunal Act. I heard the minister there just a moment ago speaking about the payday loans. I won't get into payday loans again. The last time I spoke on payday loans I did get myself in a little bit of a dilemma, so I won't bring them up. We all have our opinions on payday loans; for the folks back home, they'll know what I mean.

There are currently no province-wide professional standards for home inspectors, of course, for a consumer who does have those issues. When a home is revealed to be in need of major work, that is something that certainly I would support and I think our caucus would support. The government commissioned a consultation on home inspections that recommended licensing the profession, and I think that any time a profession can be licensed and given more oversight, that certainly would assure people that they're getting the services they should be. And then they've got somewhere to appeal to, too, if they're not happy. We're pleased that the government has taken some of our advice on the board and began integrating an independent office for oversight, with salary disclosures and other things.

With that, I will now sit down and listen to the rest of the comments.

1440

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Ms. Teresa J. Armstrong:** Speaker, this is a really important bill. Last week, one of my colleagues said to me, "Teresa, do you think that we really need to ramp up the protection of consumers?" Speaker, we really do, because we are consumers every moment that we're awake. We're consumers on social media; we're consumers when we're just walking through a store—you're looking at the windows and you're thinking whether or not you're going to window-shop or you're going to buy this and you're going to buy that. Consumer protection is really important. I don't want to make light of it because really, once you get entangled in a consumer protection dilemma, it can really upset your life. When you talk about door-to-door sales, that's one example. I can go on at length on that because I had an example come into my office—many, but one in particular has kind of stuck with me.

The other piece that I wanted to talk about was home inspections. Previously, before I became a politician, I was an insurance broker. I really enjoyed what I did. When someone bought a home and they called—because it was a really happy occasion and they wanted to insure their house—the first thing we did was some questions and we also ordered a home inspection for insurance purposes, to assess the risk. It's a very necessary thing. A purchase of a home is a huge undertaking and a wonderful experience the first time you do buy one, but it is extremely important that all the services are working correctly: your plumbing, your furnace and your roof. Everything has to be in working order because when you buy that home, you want to be assured that it's going to be something that you don't have to take on after the expense of buying a home. It can get very expensive.

I do like the fact that there are provisions for the home inspection, for licensing someone going out to do that. It's really important that it's going to be regulated. But I also want to look at that act a little bit closer, Speaker. I was reading it. I want to talk about enforcement. What happens if the inspector fails to do their job? How is it to be enforced, in order to protect the consumer?

**The Acting Speaker (Mr. Ted Arnott):** That concludes the questions and comments. We return to the member for Stormont—Dundas—South Glengarry for his reply.

**Mr. Jim McDonell:** I want to thank the member from Hamilton Mountain, the Minister of Government and Consumer Services and the members from Sarnia—Lambton and London—Fanshawe.

A lot of good points raised, and I think—a little disappointing. I know that you can always equate the interest on a payday loan to be very high, but really, it's not interest. As we've tried to explain, it's a cost per \$100. If it was, I guess, expected to be paid back at the same rate, the banks would be jumping at this.

One of the points we've made—the government has a role to play with the banks and a role to play with consumer education, and we aren't seeing it in this bill. They aren't making it any easier. I know they complimented the credit unions, but the credit unions have also been asking for some help and some support and some changes which would allow them to be more competitive with the banks. So far, we haven't seen that legislation. We think that would be important, by providing more competition, and really putting the need for some of these services behind us.

That's really what we want to do: get rid of the need. We have too many people in the province of Ontario that were able to find work—very difficult to find work, and we find out that we also have the highest percentage of people on minimum wage. Everybody knows, if you try to raise a family on minimum wage, you're more likely to use some of these services.

I have people in my riding come in—unexpected hydro bills is the biggest one we see, where bills have been paid for years and all of a sudden you get hit with something that's 10 or 15 times the price of a normal bill—unfortunately, sometimes much higher than that.

You see the need, because they get threatened: they will have to be disconnected, and of course, the cost of reconnecting is an extra cost which is much more than the \$20 or whatever; the fee is in the hundreds.

I think if the government really wanted to eliminate the need for these services, we'd see some action on that side, instead of just regulating an industry that's already in trouble.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Mr. Jagmeet Singh:** I'm honoured to enter into this debate. I want to begin by saying that the government is taking some initiatives to address some pretty important areas that need some attention. I acknowledge the government's efforts to address certain areas. I'll go into some depth about what areas we need to see stronger protection on and, in general, what the proposed vision is that New Democrats have.

Let's begin with the overview. We have heard from the minister, who alluded to the three broad areas that the bill hopes to address: the door-to-door sales issue, which we see all the time in our constituencies, and the aggressive tactics that are used. This bill seeks to address issues around debt collectors, which is an important area to address. It also looks at addressing the regulation of building inspectors. Then there's some attention given to payday loans.

Let me begin with the issue of regulating home inspectors. I spoke with OREA today. I'm sure that many members in this House have also had the opportunity or will soon have the opportunity, maybe later on today—OREA supports this initiative. I think it's important to acknowledge that about 75% of home sales involve an inspection. That's a prerequisite for the sale to be completed or to move forward. Ensuring that there's some consistency—and this is something that I've heard from

OREA and from a lot of people, that depending on who you go to in terms of a home inspector, there's a wide range.

There are some home inspectors who actually offer the services of engineers; they provide very comprehensive, detailed reports about the nature and the condition of the house, the potential for repairs where there's a need, structural stability and very in-depth analysis of what you're getting into. Then there are some less detailed, more superficial reports that don't get into those details. I think it's important that there's some consistency. I might go to one home inspector and get a report that says the home might need some minimal improvements. I go to another more thorough, detailed home inspector, and they might end up saying that this is a serious responsibility that you're taking on. It is going to be a considerable amount of work to bring this building into a certain standard.

I think allowing for the regulation of the industry will provide more consistency. I think that's a positive step forward. It certainly will protect homeowners more, and as has been stated by a number of members in this House, purchasing a home is one of the most important decisions you make in terms of the largest purchase in your life. To ensure that that purchase is protected by consistency when it comes to the home inspection I think is a very fair idea and an important idea. Given the growing concern around the cost and the affordability of buying that first home or buying a home in general, I think it becomes even more important that we, as government, provide security or protection to ensure the consumer makes a good decision or, at the minimum, knows what they're getting into so they know if this is going to be a significant repair or renovation. So I think that area is strong.

One of the areas of concern—I've mentioned this a number of times, and I know the deputy House leader will then respond by saying that all governments do this, but there is a concern that the bill doesn't allow for a lot of detail so that we can provide scrutiny with respect to what the framework and the layout are that are proposed for this regulation body, this scheme. I think we need to know more about these details for us to be able to provide some insight. What will the framework be? What will the layout of this regulation or this licensing body be?

I do acknowledge one component: The entity is proposed to be a not-for-profit. I think that's important. I don't see how it could be anything other than that. It's important given the use of these arm's-length institutions that provide essentially government services. I can think of Tarion, for example, which is structured as a corporation. Its structure doesn't have a clear not-for-profit mandate. It's operating as the only source of home insurance for people in this province, but we know that there have been significant complaints about a seemingly systemic approach to denying claims whenever a homeowner brings a claim, then the insurance program, the warranty program, using the full force of a legal team to

oppose any claim, and not really in the minds of many consumers working in the interest of the people, the homeowners or their consumers. It seems to be working in its own interest.

If you look at the amount of collection on their revenue side and the amount of dues that they collect and how much they pay out, it doesn't seem to be a very fair system. It's important that any time a legislative body sets up a third party to regulate or to license, the structure is something that is transparent and something that protects the consumer. In this case, at least at a minimum knowing that it's a not-for-profit entity to administer this is something that's somewhat positive.

Let's move on to address the debt collectors. This is an area where I've seen and heard a lot of complaints, and I think it speaks to some of the difficulty that people are facing right now. There is a high percentage of households that are in a significant amount of debt. Debt collection is a serious, sad and troubling problem, but we need to have some stronger guidelines around what is appropriate and what is inappropriate.

1450

I've had a number of constituents complain about extremely aggressive tactics when it comes to debt collection. We have debt collectors who are using threatening language, aggressive language, and creating untold amounts of stress on an individual and on a family. It's very clear—they're not working in the interest, obviously, of the consumer. But it's important that, in many circumstances, families that are under crushing debt need to pursue other options. It might be the case that they need to look at a consumer proposal. They might need to look at, perhaps, bankruptcy. But with an aggressive debt collector who creates this climate of fear and stress, people often don't make the right decisions. They feel compelled and they feel pushed into a position where they have to pay back a debt in a way that probably is not to their advantage, and perhaps there are other remedies that they could access. There are probably other strategies to pay back that loan in a more effective way, rather than complying with the debt collector's demands, which is just to get it paid back as quickly as possible. That may not be feasible for certain families.

Again, the regulation of the strategy or the tactics used by debt collectors is not included in this bill, and that's an area that I encourage the government to look at. I hope that we'll bring forward some amendments that the government will support with respect to how we can outline some appropriate tactics, some appropriate strategies, so that people don't have to face undue stress when they're already in a very stressful position, when they're already in that situation where they can't pay back a loan and they have the phone calls, the repeated phone calls, the aggressive calling from debt collectors. That's another area where I'd like to see some clear mandate or clear limitations around what's appropriate and what's not appropriate. That's where this bill does not provide that sort of clarity, Mr. Speaker.

The bill does, though, seek to create some regulations around the debt collectors and create powers for the

cabinet, through regulations, to create some of those details. Again, to my earlier comment: How can we, then, as opposition, critique or provide some input when we don't have the details of these regulations? In something as important as debt collection, I'd like to be on the record: We need to have some clarity on what the government proposes; we hope that the government provides some more details, through amendments perhaps, but at this stage, it's absolutely important that we provide at least some sort of clarity with respect to what's appropriate and not appropriate.

Another area that this bill touches on—I think this is going to be one of the biggest areas where I'm going to take a lot of time—is the banning of certain door-to-door high-pressure sales. I have to give credit to the member from—I know his name; I don't know his riding—Etobicoke Centre for bringing forward Bill 14. But the government hasn't really made it clear that the prohibition of door-to-door sales is broad enough to cover all the areas and complaints that we see in our riding.

One of the things that I'm sure members from the Peel region and around the GTA will attest to is that there are a number of home services, particularly around the home energy field, where people come, are approached at their door and the salespersons hold themselves out to be someone from the government, someone from the provider of energy. They have name tags to that effect. They have some identification that leads the consumer to believe that this is actually their gas energy provider or this is the electricity provider, and they feel almost compelled that they have to then agree with whatever the salesperson is pitching.

What's truly just offensive to me is that people who are not aware of what's actually going on feel pressured by the intense relationship that occurs. There's an intensity that you need to sign on this deal right now: "I'm here from your energy provider. You need to actually get this new home water heater. If you don't get it, it's going to be costing you an extreme amount, and we're not going to be able to provide you the best service." So you feel pressured and you enter into a deal. This, Mr. Speaker, is the worst part of it. These deals that are often signed are high-interest, long-term contracts, and if you decide, "I want to break my contract," you end up having to pay a penalty, which is sometimes twice—if not triple, or sometimes even quadruple—the actual cost of the water heater or whatever the item is. That is just unacceptable.

I've had a number of people come to my office and say, "We signed this deal for a water heater, and we realized that, first of all, the payments are far too high. When we add up the payments, we're paying far more than the actual cost of a water heater. Then we decided that we want to get out of this deal. This deal just doesn't make any sense. The interest rate is way too high. It's costing us far more. We'll just go out and buy a water heater instead." But then to break the contract, it costs even more.

Mr. Speaker, I don't understand how that's even possible, but these types of deals are really exploiting

people who are already in difficult positions. You don't see this impacting people from a higher income level or a higher socio-economic background. You mostly see these deals impacting seniors and people with some limitation in terms of their command or their ability to read or engage in the English language. You see people with language barriers who are being impacted by this.

What's happening is, these people who already have barriers—whether it's socio-economic, whether it's language—who are already vulnerable, are then being exploited. They're being exploited into high-interest, long-term contracts which are actually so much more expensive than the actual item is itself. That's just unacceptable.

We need to make sure that the bill covers a wider range of scenarios. Some of the scenarios that I'd like to see the bill cover—and Bill 14, to the member's credit, does address these. We need to see a bill that looks at energy in general. It should address home energy services; water filtration, which is an issue that comes up often; water heaters, which this bill does include; other forms of energy that are used in the home—and home energy services; HVAC, furnaces, which previous bills have touched on.

In general, I would submit that a principle is that if you're entering into a contract which is long-term, high-interest, there needs to be an exit clause at any point in time. If you realize that this is unaffordable for you, that this contract does not make sense, there should always be a way out of the contract. It shouldn't be that case that breaking the contract puts you into a worse financial position, especially when the company can recover the item. They can recover the water heater. It's in the home. It has only endured whatever the wear and tear is for normal use. In those cases, it shouldn't be the case that you suffer such a high penalty for breaking the deal.

In fact, there should never be an opportunity for someone to use high-pressure door-to-door sales tactics to get someone into a high-interest contract at the door. There needs to be an ability for someone to consider their options, to weigh their options and to make a decision in a less intense environment, in a less high-pressure environment. So I think the banning of those types of high-pressure sales tactics of all sorts at the door makes a lot of sense and is something that, as a party, we've been advocating. Many of our constituents, many of the people of this province are put in a very difficult position because of these tactics used at the door.

There are other things that shouldn't be covered, perhaps. Someone going door to door for a charity, asking for a one-time donation, asking for a monthly donation that can be stopped at any point in time—those are very different scenarios. There's a strong case to be made that going in the community, going door to door, asking for some support of a community initiative, asking for support of a charity in your community, makes a lot of sense. That type of practice is not something that needs to be regulated to the same extent as the high-pressure tactics for sales of home energy services. I think that distinction needs to be made.

The fact that the government has known about this issue for a number of years—earlier in 2011 and 2012, in my first session, the government raised this issue and specifically focused on the heating part of the home energy services. We've seen this issue. We've seen a number of people coming to committee, speaking about how this is a serious issue—that people were put into positions where they had to sign contracts for furnaces that were completely unreasonable and were very costly, that put them into a very difficult financial position. At the same time, we heard people also express concern about other areas: about water heaters, about other services like filtration systems and water systems. So the government has known about this and could have acted sooner, and we encouraged the government, at the time, when we were addressing the other energy services, to expand this to address all door-to-door sales, so we don't have one industry regulated and then a door opened up for another area to be exploited.

**1500**

Again, I think it's important that the government acknowledge that they had an opportunity to deal with this issue years ago. We have another opportunity to deal with this issue now. Let's make sure that the legislation is as broad as possible, to cover any sort of scenario where there's any sort of exploitation of our consumers. We don't want to see a scenario where this bill is crafted in a way that's narrow, that addresses some concerns that are being raised, but then other tactics are not covered, other areas of high-interest, long-term contracts for energy services are not covered by this, and then we have constituents again who are now left unprotected.

It's far too often that this government does that. They address one thing, and they'll leave an opening for another problem. Let's get this right at this point. Let's make sure we cover all the scenarios possible.

That is with respect to the door-to-door sales.

On the door-to-door sales, I want to give a quick shout-out to my councillor, who overlaps with me in my provincial riding. Councillor Gurpreet Singh Dhillon brought forward a motion, and it was discussed on May 11, earlier this year. He brought this motion forward in council. This motion addressed door-to-door sales in the city of Brampton, but I would say that it extends to the entire Peel region, if not the entire province. The motion provides some strong language, and I think we could borrow from this language. I want to read this into the record because it's such a strongly worded motion. Again, I want to congratulate my colleague, my friend Councillor Dhillon, for his tremendous advocacy on this file.

The motion reads as follows:

“Whereas the provincial government implemented the Stronger Protection for Ontario Consumers Act in April 2015 to address, among other things, aggressive and misleading door-to-door sales tactics;

“Whereas over the last 12 months, the residents of Brampton continue to experience unsolicited, aggressive and misleading sales tactics at their door from companies

seeking to sell home energy products, despite this provincial legislation;

“Whereas the door-to-door agents acting on behalf of these companies misrepresent their purpose and/or identity, often posing as utility inspectors and government agents needing to gain access to the homes of Brampton residents;

“Whereas people across Ontario, and in particular vulnerable Brampton residents, have been targeted by these door-to-door misrepresentations and misleading sales tactics;

“Whereas one such Peel region-based company has been recently charged with 142 breaches of the Consumer Protection Act due to this fraudulent and misleading sales conduct—previous attempts by the province to protect Ontarians have failed;

“Whereas the province has implemented a ban on door-to-door sales for electricity and natural gas contracts by passing the Strengthening Consumer Protection and Electricity System Oversight Act, 2015;

“Therefore be it resolved that council moves to:

“(1) Urge the provincial government to ban all door-to-door sales in the home services sector (more specifically the sale or lease of HVAC equipment, water heaters, water filtration systems and other related home energy products and services by door-to-door sales agents) as soon as possible;

“(2) Issue an alert via media release and other forms of communication to Brampton residents to warn them about ongoing door-to-door sales activities;

“(3) Encourage other municipalities across Ontario, through the Association of Municipalities of Ontario, to join with Brampton and Mississauga in calling on the province to act.”

This motion summarizes the concerns in a very efficient manner. The government moved to address a particular area in 2015, in April, and this was specifically electricity and furnaces. However, by doing that, 12 months afterwards, the councillor indicates that he continues to see numerous constituents being exploited again by door-to-door sales. So the government had an opportunity to address this issue, but a year later, the issue continued. The issue continued that there were still the same situations going on, where people were being faced with misrepresentations, people were being exploited and people were unfairly getting into these contracts that were putting them in a difficult financial situation. The government had an opportunity to do something about it but didn’t. So let’s learn from the past.

You’ve implemented something before that was a half-measure. Now you have an opportunity to make sure that this is not just another half-measure, that you address one additional area or two additional areas. Let’s work towards addressing the entire problem. Let’s get to the root of this problem—and it really comes down to exploitation. It’s taking advantage of people at the door. Why would anyone try to make a sale so quickly at the door if it was a good deal? If the deal was something that was reasonable, if it was a good price, if it was a fair

proposition, then there wouldn’t be this intense sales experience. It’s exactly that we need to make sure that we protect consumers, and the government has a responsibility to do that.

Really again, I want to give a shout-out to the councillor for raising this issue in council and for providing such a comprehensive explanation of the problem.

This is a great opportunity for us to address this issue once and for all. I’ll come back and talk a bit more about door-to-door sales, but let’s move on now and talk about the payday loan situation that we have.

Payday loans are another example of a clear system that exploits those who are vulnerable. Any member in this House, I can say with a great deal of certainty, will never go to a payday loan company. We will not go there. Most people who are employed through some sort of professional context won’t go to a payday lending company. It’s very clearly an industry designed to target those who are the least able to protect themselves, the people who are the most vulnerable, the people who are in the most precarious position when it comes to their employment. It’s literally preying on those who are the least able to take care of themselves or the least able to access affordable credit, and that’s an important distinction I want to draw.

There is an important principle here, or an important concept. We understand that, in this society, people need to access credit. Many people do that to purchase a home, to renovate, to deal with sometimes unforeseen circumstances that arise. Accessing credit is important, but it’s important that people are able to access affordable credit, reasonable credit. What’s going on right now is, if you look at payday lending or payday loans, companies that provide payday loans are concentrated in those communities that have the lowest income, that are lower socio-economic communities. They’re concentrated there. They choose those locations, and multiple companies come into that same location.

Instead, what we need to see is access to affordable credit. Credit unions, traditional finance institutions—that’s what we need to see access to. What happens is, in communities that are already struggling, communities that are already in a difficult position, communities that are already living in a situation that’s precarious, where they are having a difficult time finding the resources to pay for the things they need to pay for, those communities have a concentration of payday loan companies that provide these loans.

The biggest, glaring problem with this bill is that it does not cap interest rates. The single biggest problem with payday loans is the incredibly absurd and astronomical interest rates that they charge. That is the single biggest problem—and it’s also the way that this loan is framed. What happens is, the companies advertise, “Oh, we’re just going to charge \$18.” I should make it clear. Currently, the rates are higher, but as of January 1, the rates are going to be capped at \$18 per \$100. The situation is, when you hear that, that sounds like 18%; right? Eighteen out of 100 sounds like 18%. That sounds

like what a credit card is. It doesn't sound too unreasonable. But the reality is that this amount is charged \$18 per \$100 per month. When you take that amount and you stretch it over a year, what you find is what my colleague from Hamilton mentioned: an interest rate of almost 400%.

Mr. Speaker, just to put it into reference, the Criminal Code of Canada offence of usury, which another colleague from the Conservative Party pointed out, the criminal offence of charging an exploitative, extremely high interest rate, an interest rate which is considered exploiting someone, is 60% per year. It's a criminal offence. You can make a case for a criminal offence if the interest rate charged is over 60% per year, but payday loan companies are in effect charging close to 400% a year. It clearly, if people are following and paying attention, exceeds the 60%, which makes it a criminal offence, but due to loopholes, payday loan companies are not covered in that.

**1510**

This is the single biggest problem, the area that's the most unfair, the area that exploits those who are already in a difficult position the most. This is what this bill needs to address. The bill does not address this whatsoever. New Democrats have been calling for this. Anti-poverty advocates have been calling for this. We need a cap, a firm cap, on the amount that payday loan companies can charge. That's the way to address the exploitation that's going on. Absent that, the government is not really putting consumers first. That is what we need to see happen, Mr. Speaker.

So in this area of payday loans, what would be a strategy that would put consumers first? What would a piece of legislation look like that would actually, in this area, when it comes to payday loans, really consider the situation of those who are vulnerable, those who are being exploited, and actually address that concern? That would be, one, to place an immediate cap on the amount charged—if credit cards are often limited at around 18%, then looking at that as a fair amount, or in that range—and then, secondly, working towards increasing accessibility to other institutions that are more affordable: looking at incentives to allow for credit unions to move into those lower-income communities, allowing credit unions to provide more affordable interest rates and looking at other creative solutions where people who are now facing something that—I think we need to touch on this.

The Minister of Finance, the federal government and the Prime Minister of this country all say that precarious employment is going to be the future: "That's what it is; get used to it." As New Democrats, we want to make it clear that, no, that does not have to be the future.

If that's the way things are going, if that's the direction that things are heading in, then it's incumbent on the government to do what it can to stop that from happening, not to say that it's okay and excuse it, which is what the federal government has done and what it looks like the provincial government is doing as well: excusing the fact that people can't get a full-time,

permanent job; excusing the fact that people will not be able to have reliable income and that instead they should just get used to unstable, precarious, unpredictable, non-permanent employment—temporary employment.

We as New Democrats oppose that way of thinking. We don't think that that has to be the case, and if it is the trend, we need to stop that trend. One of the realities we acknowledge, though, is that people are now working multiple jobs and are using various means to obtain revenue. What happens is that when people are relying on these various means through the digital economy, through the sharing economy, people provide a service and they don't get paid for a certain period of time. What happens is that people need to pay their bills, buy food and pay certain expenses that they need to deal with today, but they are not going to get paid for maybe a month down the road.

In many of those circumstances, that payment is actually guaranteed: It's a certain company they're working with, where we know the payment is going to come, absolutely. In those cases, how does it make sense to charge 400% interest on a payment that you know is definitely going to happen? That is completely unacceptable. If there is a guaranteed source of employment income coming in, there is no reason why there can't be a creative solution provided where the employee of whatever this service is is able to access some of those funds with a very reasonable rate of interest, especially when there is a guarantee of that income coming in.

It just makes it offensively wrong to me, morally offensive, that there are companies that are charging such a high rate of interest when we know the income is going to come in. We have a responsibility to support the environment or the climate to create opportunities where there are creative solutions that allow for people to get paid ahead of time when we know there's a guaranteed source of income, a guaranteed payment, coming in through another service. So it's incumbent on this government to do something about that.

The bill seeks to address some of the misleading advertising. I think it's important to highlight this. People often don't really think it through. They see \$18 per \$100 and say, "Well, it's a bit expensive, but that's not at the end of the day. I was going to receive \$100, but instead of the \$100, I'll get close to \$80. It doesn't seem too bad. I'll get \$82."

But it needs to be clear that that \$82 you're getting is after you paid a 400% interest rate. If they advertised a 400% interest rate—that that's what they're charging—instead of the \$18 per \$100, I guarantee you that far fewer people will make use of that service. When they look at that interest rate, they'll say, "That just doesn't make sense. We're wasting so much money. We have to find an alternative source. It just doesn't make sense for us to pay interest that high."

But when it's masked in this alternative language, the \$18 for \$100, it doesn't sound like it's a lot. That's why it's important that we crack down on this and provide really clear rules around the advertising, so people know

what interest rate they're actually paying. The government has a responsibility to make sure that the public is aware, if they do choose to go to a payday loan company, that they're going to be exploited. The language has to be clear. The interest rates have to be very apparent.

The government made some steps forward when it came to the cellphone industry, requiring cellphones to un-package the contract deals and show exactly the amount that you're paying for a cellphone when you sign up for a contract. People thought they were getting the phone for free. I thought I was getting a phone for free, when I was younger. I thought, "I signed this contract, so I get to choose a free phone." It was advertised that way: Get a free phone when you sign a contract. But, Mr. Speaker, you know and I know that that wasn't a free phone. In fact, what was happening was I was paying an additional amount on my bill per month which was subsidizing the cost of the phone, and in many cases, I was paying more than the phone was even worth. It's important to know what you're getting into.

**Interjection:** Nothing in life is free.

**Mr. Jagmeet Singh:** The member just cried out, "Nothing in life is free." It's true. But sometimes people want to believe that, "Hey, I signed a contract and I'm getting something for free. That's the incentive for me signing the contract."

But what we need to have is that the government provide mandates or rules around the advertising, so that people know what they're getting into. They did a decent job on the cellphone file. On the mobile contracts, there was some improvement, and people were able to get a real vision, a real clear picture, of what they were getting into. We need that again when it comes to payday loan companies.

Another area of concern when it comes to payday loan companies—and this happens far too often—is that people will get multiple loans. People are in dire situations, desperate situations, so they get a loan from one company. They go to another company and say, "Okay, I'll pay off the first company with the second loan," and they get a number of loans. What happens is the interest rates also then are compiling. You're paying 400% interest on one loan, another 400% interest on another loan, and it gets you from a bad situation to an extremely worse situation.

The government is looking to deal with some of the rollover loans or some of these multiple-loan scenarios. But the problem is, if you don't have database tracking of these loans, and if there's not a way to ensure that a company can be flagged where this person has already taken out a loan—there are obviously privacy interests at stake, and there needs to be very clear protection of our privacy concerns. But there needs to be a way to track, if someone has already taken out a loan, that there's a responsibility on behalf of the payday loan company not to provide additional loans or they're going to put that person into a situation they can never climb out of. That's what happens when someone is in extreme debt. They get so deep into debt that they simply can't climb out of it.

That's where the government can step in to provide some protections so that people don't get into those situations.

All this talk of debt and of payday loans really highlights a broader problem. The fact that we're even talking about this problem is because this government is not doing enough to deal with poverty in general. If people weren't in such a dire situation with respect to being in poverty, if Toronto wasn't the child poverty capital of Canada, if we didn't see such difficult times that people are going through, if people had access to resources, if they had access to good employment, if they had reliable jobs that paid well enough for them to be able to support their families, they wouldn't be in this position to have to need a payday loan.

**1520**

Really, the underlying problem is that the government needs to address that issue of poverty. This is a symptom of the poverty: the payday loan problem, the interest rates and the circumstances around that. It's important that while we're talking about payday loans and their regulation, we look at the root problem here. The root problem is poverty and the lack of access to good-paying jobs.

**Misleading advertising:** We focused on the importance of having some database around this so that there's a meaningful way to track multiple loans and rollover loans. The government can place forward any sort of legislation prohibiting rollover loans, but without any tracking it's going to be very difficult for the government to do that.

I want to give a special shout-out to ACORN Canada for their advocacy around payday loan companies and, in addition, remittance fees, which are often tied together. They have been calling for years for a database to track these transactions by lenders. I acknowledge their work on that.

They've also been advocating for more fairness for consumers. Often, the companies that provide payday loans are the same companies that provide you an opportunity to remit money overseas. ACORN has touched on the fact that companies that remit often charge astronomical rates for remittance fees. In those remittance fees, it's unclear what is being charged for the actual process of transmitting. What is the transferring fee and what is the rate of exchange that's being provided? There's a lack of clarity and transparency. While we're talking about payday loan companies, this is an appropriate opportunity to address remittance fees as well.

Remittance fees have been cited by world experts as one of the vehicles which is prohibiting some of the flow of funds and resources around the community and around the world, that's limiting people's ability to provide resources to people around the world. In one of my bills I've called for a cap on the remittance fees that are charged, and also for some greater transparency so people know what the exchange rate is that the company is charging and what the fee is for the actual transfer of funds. If we're talking about payday loans, I think it's a very appropriate time for us to also deal with remittance fees. That will be another step to protect consumers. That

would protect the very same consumers who might be dealing with the exact same institution that provides a payday loan. They can also have greater protection when it comes to remitting their funds to loved ones across the world.

Back on the topic of the door-to-door sales, I also want to give a special shout-out to the Stop the Knocks campaign. The Stop the Knocks campaign was a great campaign; it continues to be a great campaign. They've done phenomenal work around pushing the prohibition of door-to-door sales. I just want to highlight a number of their achievements in some of the coverage they've received. Starting in September, the Stop the Knocks campaign pushes for provincial action during the fall legislative session to ban door-to-door sales of home services. I want to acknowledge that they were able to do that.

I also want to take this time to acknowledge the work of Mississauga councillors and the Mississauga council for their leadership on this issue. We've seen great work done by Mississauga councillor Karen Ras and her colleague Markham councillor Colin Campbell, who are pushing for the banning of door-to-door sales.

I think it's important to capture the real-life experience that people have faced. There is a story here on CBC News touching on some of the realities of what happens when people are faced with door-to-door sales. The CBC News article was posted on April 18, 2016. The title of the article is "Markham, Mississauga Councillors Push for Ban on Door-to-Door Sales." Something that jumped in my mind was the story of Desmond Greaves and his partner, Mavis Williams. Their experience: The couple felt that the representative who came to the door was pitching that they were going to get a lower rate on gas. Mr. Greaves indicates that, "They gave us a high-pitched sales pitch," and, "It was impossible to refuse it, you see." They felt that they were pressured. They felt that they were in a situation where they had to go ahead with it. They ended up buying a heater for a far more expensive fee than it would have been if they would have bought it directly.

The campaign goes on. There's a number of other extremely important stories that were covered that touched on the real-life experience of people feeling that they couldn't say no, people feeling that they were pressured, people feeling that they thought that the person, the representative, was from the government, so they had to let the person into their home. People felt that they had to sign the paperwork because the representative held themselves out to be the energy representative that was already providing them with the energy that they used for their heating.

There was a number of examples where this situation came to the point where people literally felt that they were being exploited. They literally felt they were forced into a position to make a decision that was not in their best financial interests, but they just felt they had to do it.

Coming back to the payday loan companies, one of the areas that this government has had an opportunity to do

something about but hasn't acted is with respect to gift cards. I know that there are a number of—there are some members who have been calling for requiring that gift cards not expire. This is an area of consumer protection when it comes to the access to those resources. There are gift cards that are given out, but then those gift cards expire and people lose the funds that are in them.

There was another area which questioned—in December 2015, New Democrats questioned this government's lack of attention towards payday loan companies that were purchasing gift cards from people who were trying to turn them in, but they were purchasing them at extremely discounted rates. Through the pressure that we were able to raise, the payday loan industry took a decision to stop that practice. But again, the government didn't actually implement any sort of directive or any sort of direction. This is another opportunity where the government can provide some direction and leadership on this. There was a public outcry around this. It seemed to be people who received gift cards around the holiday season, who were in a vulnerable position: They had to get rid of those or sell those gift cards, and the payday loan company was taking an opportunity to exploit these people by taking the gift cards at a greatly reduced rate. The payday companies stopped doing that, but the government didn't do anything about that, didn't provide any leadership. I think now is an appropriate time for the government to provide some leadership with respect to that area.

With respect to this, the payday loan company, one of the first steps the government needs to do is acknowledge the vulnerable position of those who use this industry and understand the exploitative position that they are in, this position of exploitation that they're in. Really, if you acknowledge that, then and only then can you move towards the remedy that we need to see.

What we've seen from some councillors—and I want to give another shout-out to a Hamilton councillor who has raised the issue of payday loans and has done a great job of bringing that issue to light: Hamilton councillor Matthew Green. What he has critiqued the government on is the downloading of the responsibility with respect to regulating the industry onto municipalities.

Now, what will happen as a result, what could happen, is you will have different results in different jurisdictions for the exact same problem. This is something that Councillor Green has described—what the Liberals are doing—as "kicking the can down the road." Really, the government is in the best position to deal with this situation on a province-wide basis. Provide the leadership on a province-wide basis and address this problem instead of downloading it onto municipalities. The provincial government has the resources and the ministry staff to properly deal with this and can conduct consultations on a province-wide basis to get to the solution—consult with experts and anti-poverty advocates to get to the solution. What the councillor raises is very important: This government is not really providing a solution directly. The government is essentially saying, "We're going to allow for the powers to be granted to the

municipalities to solve this problem.” Again, they’re not really solving the issue. It’s not really putting consumers first. They’re simply giving the authority to the municipalities.

1530

The government should just do something about it. Instead of downloading it, they should just say, “Okay, we acknowledge that people are concerned. Let’s do something. Let’s cap the interest rates. Let’s do something.”

Tom Cooper, who I also want to give a shout-out to, who worked with the Hamilton Roundtable for Poverty Reduction, has been an outspoken critic on the payday loan industry’s predatory lending—that’s how he refers to it. He speaks to its impact on low-income residents in Hamilton. He has been critical of the government’s inaction to date. Now the current bill, the current legislation, is a continuation of that inaction. There’s some action, there’s some tepid movement, a tepid response, but not really the full vision that we need to see, not really the concrete solution that we’d like to see.

Again, simply downloading the responsibility onto municipalities isn’t really solving the problem. What we want to see from this government is a strategy—What will the government do to ensure people aren’t being exploited? What will the government do to ensure that people aren’t being faced with predatory practices?—and an acknowledgment on the part of this government that this is actually directly impacting the lives of lower-income people. And it is impacting their lives. It impacts lower-income residents of all communities—an acknowledgment of that, and then a strategy to address that.

Mr. Cooper indicates one thing. He wants the government, again, to cap the rates lower, which is not being done, and wants suppression and penalties for misleading industry advertising. While he does grudgingly support the bill, the bill needs to include some very clear penalties for the misleading advertising.

As I indicated, if you make it sound like it’s \$18 per \$100, it sounds like it’s 18%. It sounds like it’s the same as your credit card. That’s providing this false perception that it’s a reasonable interest rate, when in reality, like we said before, it’s not 18% of 100. It’s not \$18 on \$100 over the year; it’s over a month or over a shorter period of time. When you annualize that, like I said, it’s closer to 400% interest. So we need to make sure that the government does something around that.

Quickcheck Canada has done a little analysis of what’s going on in terms of the landscape with respect to payday loans. Each year—an important stat—about 400,000 Ontarians take out a payday loan. That’s a pretty significant number. There are close to 800 licensed payday loan locations in Ontario—800 in our province. In terms of the value number, if we have 400,000 people and close to 800 locations, the approximate amount of loans that are lent out each year are between \$1.1 billion to \$1.5 billion. If you think about that, the \$1.1 billion to \$1.5 billion, and the rate of interest being charged is 400% on that billion dollars, think about what that impact is.

Over the past 20 years, two decades, there has been a rise in payday lending, and there’s been an increase over that time period—right now, as has been indicated before, we’ve never seen a time period where people have been more indebted in general. While there’s some debt that people can handle more easily—one can argue that having a debt on your home is something that’s a bit more manageable; it’s a debt where, in the worst-case scenario, there’s some remedy, that if you really need to, you can sell your home, which for many people is not really an option, but there is some sort of security behind that. But with these type of loans, there’s no security. Once you’re in this type of situation, there is really no way out of it.

Quickcheck Canada does talk about rollover loans, and how, currently, without any sort of database tracking, the government is not able to track this and there’s no real way to effectively enforce any sort of legislation with respect to rollover loans.

An important thing that I pointed out with respect to sometimes when it comes to debt collection is that people might have alternative options in order to get themselves into a better financial position. The reality is, one in eight people in Ontario have filed for bankruptcy or consumer proposals and have at least one payday loan. So the connection between having to file for a proposal or bankruptcy and having a payday loan—there is a connection that Quickcheck alludes to.

Sometimes there is a notion that payday loans are small. They’re \$100, \$200. There’s a notion that they’re not large loans. According to Quickcheck Canada, if someone owed money to payday loans, they didn’t owe just one company but had an average of three outstanding payday loans, with a total balance owing of \$2,500—again, \$2,500 is their loan. Being charged a 400% interest rate on that loan, you can see how very quickly that loan can turn into something that they cannot handle at all. The situation is serious. It’s not a small situation.

With respect to real-time tracking and whether or not this is actually a viable option, there are 14 states in the US that currently have real-time tracking when it comes to payday loans, so other jurisdictions have dealt with this. There are tracking systems in place. Ontario can also follow suit, learn from those jurisdictions and find a way that can track the loans in order to protect people from getting into a rollover situation. I would say, in fact, it’s incumbent on the government to do something to ensure that these rollover loans are tracked so that there can be some strong protection—again, a quick shout-out to Quickcheck Canada for providing that quick summary there.

In summary, we have a number of areas that this bill proposes to address. The areas that the bill proposes to address and the strategies suggested are positive, but there are some serious problems and we have to be honest about this.

Let’s start where there are virtually no major concerns, with respect to the administrative authority for home inspectors. Setting that up, setting up a regulatory body, regulations and mandatory licensing—there’s really no

concern with that. That's non-contentious. We have support for that from the real estate industry itself, so there's really no concern. There's just a lack of clarity. Again, I ask the government once more to provide some suggestion of what that framework is going to look like, how the body is going to be comprised and what the elements of this body are, so that we can provide some input on it. It might turn out there are really no concerns, but the concern is that when we don't have any clarity in the legislation and it's all left to regulation, we can't provide our input. That's with respect to the home inspectors.

Home inspection is an important element. Like we said, 75% of deals are contingent on a home inspection, so we need to make sure that there is strong protection for the consumer and that home inspection is consistent across the province.

I just want to reiterate, with respect to debt collectors, that this government is not providing clear guidelines for what is appropriate and what is inappropriate. People who are in debt are already in a stressful situation. Let's not make that stressful situation even more stressful, even more difficult, by allowing debt collectors to engage in really aggressive and really disrespectful strategies and tactics that put people who are already in a bad situation in a worse situation. We don't want that. The government needs to provide some clear guidelines so that people aren't overly burdened and aren't put in a more stressful situation than they are already in. I ask the government to consider some clear guidelines with respect to that.

The regulation on the banning of certain door-to-door high-pressure sales tactics: We all have stories around this. In summary, I'll just give you one last story. I had an elderly couple come to my office, and they were virtually in tears. They felt guilty because they had signed the agreement. They live with their son and they felt bad because they are the ones who signed off on this, and the son was left to pay for it. The way the home was structured, the parents were on title, but the son was paying the bills and supporting his parents and living at home. The elderly parents, who came to my office, said, "We put our son in this situation. It's such a costly contract that we've gotten into, and we can't break it. What do we do?" They felt the guilt that they were the ones who were duped. I told them, "Listen, it's not your fault. You were tricked. It happens to a lot of people. People are exploited. They probably took advantage of your age, they probably took advantage of your language barriers, and they got you to sign something that was not something you should have signed. But it's not because you wanted to purposely enter into this contract that was hurtful." They asked me, implored me, about what I could do to help them, and we tried, but the contract was airtight, and to break the contract would have resulted in a significant cost. So they were stuck with this really unfair scenario, and they felt so much guilt with that.

1540

We don't want to see people living with this type of guilt, as if they've done something so horrible, when they

were not at fault but it was the company that was at fault for exploiting them.

I want to highlight again that the government has an opportunity here to end this problem once and for all, so it's not a scenario, like Councillor Dhillon brought up, that the government bans one area of home energy services but there's a host of other areas that are left open and people are still exploited. Let's get this done once and for all. Let's make sure that there are no gaps, there are no other areas where people can be exploited. Let's end all high-pressure, aggressive sales tactics at the door for home energy services, where there's a high-interest loan or a high-interest and long-term contract. Let's make sure that's ended once and for all.

Finally, when it comes to the payday loan companies, this is an opportunity to do something really meaningful. I implore the Minister of Government and Consumer Services to address this serious problem. The problem is the criminal rate of interest that's being charged. That is the heart of the problem. That is, in essence, the actual problem that people are faced with, the reason why people are being exploited. Yes, payday loan companies are concentrated in low-income areas. Yes, there needs to be access to more affordable forms of credit. Yes, there need to be more traditional institutions that are available, that people have access to those in lower-income communities. All those things need to be done. But the starting point is, the government needs to ensure that there's a cap on the interest rates. They need to cap those rates so they're not so predatory, so they're not exploiting the people so much. That's the first step, and the government has not taken that step here in this bill. That is really the heart of the matter. They need to do that. And secondly, to inform the public—there need to be clear guidelines around advertising. People need to know. Like I said before, Mr. Speaker, if you knew you were getting into a 400% interest rate on your loan, you wouldn't do it. You'd say, "I'm not going to do that. It doesn't make any sense." That is what the government needs to do: to make sure that people are aware of what the interest rates are and not just the quick summary.

Finally, the regulation of this industry is something that's going to directly impact the lives of low-income people. It's directly a way to address anti-poverty. But we need to get at the root problem again.

Just in closing, I'll take this last minute to talk about this: The fact that we're talking about payday loan companies, the fact that we're talking about predatory loans and high interest rates—all of this comes down to the fact that people are in debt and people do not have access to good-paying jobs. People do not have access to resources. People are in poverty. Toronto is in a deplorable condition with respect to child poverty. That's a serious problem, and this government has an opportunity to address that. That cannot be this government's legacy, it should not be this government's legacy, but it is right now. If the Liberal government doesn't do anything about it, they'll have a legacy of being the government that allowed the city of Toronto to be in the child poverty

position that it's in. For the past 14 years, this government has been responsible to do something about it, and they haven't.

With respect to poverty province-wide, with decisions like selling off our energy system, putting people into energy poverty, with decisions like not supporting a minimum wage that's livable, this government is not leading the people of this province.

There's much to be done, and I look forward to seeing some of those results.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Ms. Sophie Kiwala:** It gives me great pleasure to respond to the member from Bramalea—Gore—Malton on Bill 59. I'm personally very happy about this bill, and I was pleased to hear some of the positive comments coming from the member of the third party.

This bill, as has been stated—I don't have very long—will focus on banning door-to-door sales, signing contracts at the door. It will focus on licensing home inspectors, something that I'm very much in favour of because my brother purchased a home which was poorly inspected. It had mould, and as a result he has COPD from inhaling mould for many, many years. It will also focus on protecting consumers with payday loans.

It's obvious that this is something that we need to do. As the member stated, there are many occasions when elderly people are caught signing contracts or bullied into signing contracts at the door. I've certainly seen this myself and experienced it when I was much younger, when a friend of mine was caught. I observed it happening. He was thrilled to find out he was going to get some free steak knives for having a salesman for a vacuum cleaner come to the house, when in fact the fellow was a bully. You can understand how it happens. You can understand how people are coerced into signing those documents. It's just not right, and it's imperative that the government stand up to these unscrupulous actors and make sure that we do protect consumers.

I feel this is a very comprehensive bill. I'm very supportive of the bill, and I look forward to hearing further debate and discussion on Bill 59.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Gila Martow:** I was listening very intently to the member from Bramalea—Gore—Malton. I think he's very concerned and he's very sympathetic, and his heart is in the right place.

We're here today speaking on Bill 59, the protecting consumers act, to address some of the issues around door-to-door sales, licensing of home inspectors and protection on payday loans. But what comes down to the crux of the matter is a better-educated public.

It doesn't exempt unscrupulous vendors from the fact that there are seniors and there are more and more people with certain types of disabilities who are now living in our communities who, in decades past, may not have been quite as open to unscrupulous tactics as they are these days.

Of course, Mr. Speaker, we all want people to be safe. We want to ensure that home inspectors are doing the job that they're paid to do. But we also want to ensure that our youth are being educated in financial literacy and in protection from door-to-door sales and just the cost of payday loans.

As the member from Bramalea—Gore—Malton said, you could get a loan from a payday loan and think you're paying 18% interest, which is normally in annual terms, but it's actually a monthly term, so it's actually 400%. I think if people really understood the repercussions of what it was going to cost them, nothing would be worth buying for that amount. But, of course, maybe they're desperate and they're trying to pay their rent and hold onto their apartment. It's hard for us, maybe, to understand all the different scenarios that people are addressing out there in the community.

Number one, we have to ensure that people have good-paying loans, good-paying jobs so that they don't need payday loans, that they're educated, they have financial literacy, they have the skills and they don't need to be cowed by unscrupulous vendors.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Taras Natyshak:** I'm pleased to join debate on today's bill. I think it points to an important step forward on behalf of consumers in this province.

I would be remiss if I didn't point to the efforts of our member from Bramalea—Gore—Malton, who has done a lot of work on raising the awareness and fighting back—fighting unscrupulous, predatory payday lenders.

We're speaking about the general status of our economy. When these types of businesses are burgeoning—we see them everywhere, on almost every street corner, particularly in urban centres—there's a problem. It's indicative of an unhealthy economy when people are using this as their primary point of leverage to be able to make ends meet. That, again, speaks to a whole host of larger issues that this government has ignored time and time again. But we certainly support taking a look at that aspect, increasing the oversight and regulation of these predatory lenders.

**1550**

I was driving down the road the other day, and my son, who is nine years old, asked me, "What does that sign mean? 'Get \$200 for 20 bucks.'" As a nine-year-old, you would think, "Oh, this sounds like a pretty good deal. All I've got to do is pay 20 bucks, and they give me \$200." Well, it's that type of advertising, that type of simplistic advertising—and not clear, of course—that entices people to walk in there and say, "Hey, maybe I could bridge my payday this time, just this one time," and fall into that trap that we know so many people have fallen into. We certainly support this endeavour.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. James J. Bradley:** The member has identified the real problems that exist out there, as has this legislation. I don't think there's anything that has infuriated me more

in the last while than reading the stories in my constituency notes from my office staff of people who are being duped and bullied by these door-to-door characters, usually involving energy, furnaces, water heaters, things of that nature.

The payday loans group: I think in my mind, I conjure up what my solution would be—pretty extreme. Of course, one always has to take into account the legal limitations that one has. Payday loans: Very often I look at them as loan sharks—except they don't have the baseball bat—coming to the house to break the person's legs. They lure them in with what has been mentioned by many members: these very attractive-sounding loans that they are going to give to them. These people become dependent on them. They're people who are very vulnerable.

The door-to-door salespeople are really infuriating. They have these names that sound as though they're from the government—Ontario-something—Ontario Energy Group or Summitt Energy or names of that nature. They con the people, often seniors or people who perhaps are not familiar with the contracts that are written—they're certainly not lawyers—and they bully the people, wear the people down and end up with a contract that is detrimental to the well-being of those individuals.

I think the sooner we put these people out of business, or put severe restrictions on them, as contemplated, first of all, in the legislation and subsequently in the regulations, the better it is going to be for all. It's something where all members of this House are united, in wanting to protect our consumers, our citizens, from these individuals who are preying upon them.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments for this round.

I return to the member for Bramalea—Gore—Malton to reply.

**Mr. Jagmeet Singh:** I want to thank all the members for their comments. I'll just go through each of the comments because I think they provide a great summary of what the debate was about.

The member from Kingston focused in on the bullying tactics that are used by the door-to-door salespeople. It creates that intense, almost panicky situation where people are forced to sign a contract. I absolutely agree that's the problem.

The member from Thornhill brought in an additional piece, and I think it's important to highlight: the idea of making sure the public in general is more educated. Actually, the member from Thornhill has also talked about financial literacy in schools for young people, and I think that's a good idea. Many people aren't aware of financial literacy in general, and I think that's an important area to address.

The member from Essex touched on—just bang on—the fact that his son saw an advertisement that said exactly what we want to stop. The fact that it says, "Give us \$20 for \$200"—that's exactly the type of advertising that is troublesome and problematic. When you have that type of advertising, it makes it sound like, "Oh, that's a

very reasonable thing. I'm going to give you \$20; I get \$200 back. That's great. Sign me up. I'll do that right now." That's a problem. It doesn't say, "Get a \$200 loan for a 400% interest rate. You can start by paying back \$20 a month." Then people might start thinking, "Actually, I don't know if that's a good deal or not."

The member from St. Catharines talked about how both the door-to-door sales and the payday loans are really morally offensive and how they really exploit people who are vulnerable. That's really the thrust of what I was trying to say today.

It's important for us to acknowledge the power position people are in. When you look at people and see those in a lower socio-economic background who are more vulnerable, it's really looking at their power in society. As members of this government, it's our duty and responsibility to provide some balance to that power. There are certain people who don't have the same means, and it's our responsibility to make sure that we bring those people up, that we provide opportunities to level the playing field, to create more equity and more fairness in the system.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Hon. Steven Del Duca:** I'm very happy to have an opportunity this afternoon to lend my voice and to add some comments to the debate that's been occurring with respect to Bill 59, the Putting Consumers First Act. I'm also very happy to inform the House that I'll be sharing my time this afternoon with my colleague the member from Etobicoke North and also with the member from Ancaster—Dundas—Flamborough—Westdale.

I've listened very closely to comments that have been made by individuals on Bill 59 this afternoon, individuals from all three caucuses. I think it's fair to say that this is proposed legislation that certainly strikes a chord with all here in the legislative chamber, and that's understandable. We all, of course, have constituency offices across the province of Ontario in each of our respective communities; some of us have more than one constituency or community office. As local elected officials, we spend a great deal of time speaking to those people who we're proud to represent.

It's not surprising for me to hear this afternoon on this legislation, given the nature of this legislation and given how understandably concerned people are in every corner of the province about some of the measures or some of the initiatives that they face and experience in their own neighbourhoods—and why measures contained in this legislation, in Bill 59, would be important to those individuals.

Obviously, there is a lot of discussion here this afternoon, whether we're talking about the door-to-door sales aspect, whether we're talking about home inspections or some of the other elements in this legislation, around why they would be so important.

I think it's important also to stress that on this side of the Legislature, while I know this is specific legislation that is taking into account conversations that, I'm quite

happy to share with all members, have gone on for quite some time in the government caucus, there are a number of individuals, not only those who have spoken here this afternoon already—including the member from St. Catharines, who has a very strong and clear opinion on this matter, particularly around the door-to-door sales; and of course the member from Kingston and the Islands has already spoken on this as well. But I think of the minister responsible for this legislation; I think of the member from Etobicoke Centre, who has come out very clearly on initiatives very similar to those that are contained, at least in some respects, in this bill. There is a very clear consensus that has developed over the last number of months, over the last few years, here on the government benches with respect to understanding that it's extremely important for us to move forward in order to continue to provide protections for consumers.

In fact, not unlike legislation that I spoke on last week, that legislation being the Burden Reduction Act, it's also important to note that here in this bill, here in Bill 56, there are a number of elements that are contained in the legislation that are actually part of what I'll call an evolutionary process. Over the last number of years, our government has moved forward with a series of initiatives that have been designed to provide additional protection and additional support to individuals.

For example—just a partial list—since 2003, the Ontario Liberal government has worked very hard and moved forward to address a number of consumer protection issues through legislation; for example, home and condominium purchases—that was the Protecting Condominium Owners Act. These are various pieces of legislation that would be in that continuum of providing more support and protecting consumers: repairs to and purchases of cars—that's through the Repair and Storage Liens Act, which was done in 2016; what we call all-in pricing under the Ontario Motor Vehicle Dealers Act, 2010; areas relating to wireless services in legislation that was known as the Wireless Services Agreements Act, 2013; bringing forward initiatives or measures respecting door-to-door sales, specifically in something known as the Stronger Protection for Ontario Consumers Act in 2013; dealing with travel agents in the Travel Industry Act in 2010; initiatives relating to banning the expiry of gift cards—and the list goes on.

1600

I think we see here in Bill 56, in the debate and discussion that's happening here in the Legislature this afternoon, very clear evidence that this evolution continues. As the member from St. Catharines mentioned just a few minutes ago, as we have all heard very clearly from our own constituents, particularly constituents who might be perceived to be in vulnerable positions—our elderly constituents feel that they are in a precarious position when they are confronted with somebody at their door who has what sounds like a very compelling case to make for whatever product or service they are pushing and can take somebody who is in that precarious or vulnerable position and make them feel almost as if they have no choice.

Any measure that we can bring forward as a Legislature to help support that individual, provide them with the assurance that they will not have to deal with or experience that kind of scenario, is something that I believe very strongly deserves our support. I'm happy to hear in the debate this afternoon that members on all sides, members from all three caucuses, are very supportive of the general thrust, of the direction this legislation is proposing to proceed in, of course understanding that there are still questions, that there are still comments that are being made—of course, I would sincerely hope, with a view to try to make sure that this is very strong legislation, should it be supported.

I note as well that there are measures in this bill—I think throughout debate this afternoon I've said "Bill 56" when it's actually Bill 59; that's my mistake, Speaker—regulating the home inspection industry. I can tell you in my own experience, now having purchased two homes in my life—the first home my wife and I moved into together in Woodbridge, and the second home—

**Mrs. Cristina Martins:** A great wife.

**Hon. Steven Del Duca:** Yes, my great wife, as was pointed out by my colleague.

I can share with the Legislature the experience we had when we were looking to move from our first home to the home we're currently in. We had actually been in the market in Vaughan, looking for a new home, for at that point about a year and a half. This was about eight years ago, Speaker. We thought we had found the perfect home, and we were quite happy with it. It wasn't until, through a friend, we were able to retain the services of a very experienced, very knowledgeable, very professional home inspector. He came in and was able to provide us with a report on this home that we felt very excited about moving into with our family. He provided us with a very comprehensive report as it related to what I'll call a very broad number of deficiencies in that particular home.

It really helped to reinforce in my own mind the need for making sure that we can do whatever we can do to make sure that we have experienced, trained, regulated home inspectors in the marketplace. It's something that, again, deserves our support, because I fear that had we not had the support or the work of that particular home inspector, we perhaps would have—in fact, I'm quite sure we would have gone forward with that purchase and, I think, lived to regret it.

When we eventually found a house just a few weeks later, the house that we now live in, the same inspector went in, did a very similar, very thorough job of inspecting it, and eight years later—by the way, he found some issues in that house as well. The issues weren't as serious as they had been in the other home. We were able to rectify those, but it was of great comfort to both myself and my wife—my great wife, as has been mentioned earlier. It was of great comfort to us to know that we were making what is a significant purchase—in fact, for many people, the most important purchase they make—with the support of a professional home inspector.

For us to know that through this legislation, Bill 59, consumers will be able to make more confident and informed decisions when it relates or when it comes to purchasing a home is, of course, something that is very worthy of support.

Around payday loans, a lot has already been mentioned here this afternoon, Speaker, but knowing that financially vulnerable consumers will, through this legislation and through regulations, see greater protections, especially against predatory lenders, is I think, something that everybody from every corner of Ontario could understand and be sympathetic to in terms of providing their support as well. Again, this is, on this side of the House, a conversation that has been ongoing for a number of months and, in some cases, years. I've been here over the last four years as the MPP for Vaughan. I've heard this raised on a number of different occasions by members who are quite prepared to share very, very challenging and difficult stories—stories that they're hearing, in turn, from their own constituents.

So being in a position today to provide my support and to speak openly about my personal support for Bill 59 is something that I'm quite encouraged to be able to do. And I'm thrilled to have the opportunity to listen to my colleagues speak as well.

**The Acting Speaker (Mr. Ted Arnott):** I'm pleased to recognize the member for Etobicoke North.

**Mr. Shafiq Qaadri:** Thank you, Speaker. It's a privilege to have you back in the chair. Thank you, Speaker, for recognizing me with regard to speaking on Bill 59, the Putting Consumers First Act.

There are a number of things to share, Speaker. As you've seen, whether it's payday loans, whether it's these individuals who are forcing, through pressure tactics, door-to-door sales, there's a number of different components and initiatives of this bill.

I thought I might start by quoting a supporter, and that is the right honourable Tim Hudak, who is now the chief executive officer of the Ontario Real Estate Association, who has this to say—I understand, Speaker, as you may know, he is, I believe, in fact scheduled to be at a reception this very day. We look forward to saying hello to him and also welcoming him back to Legislature, and thanking him, of course, for his many years of service here but also, in particular, for endorsing Bill 59. He said, "People have a right to expect high professional standards and government oversight of everyone involved in a real estate transaction.... Regulating the home inspection industry will ensure homebuyers and sellers receive reliable, informative and professional advice when making one of the largest decisions of their lives."

Of course, whether you're spending several hundred thousand dollars on a home or whether you're spending more modest sums on, for example, a new furnace or any kind of home appliance or air conditioner, people, especially here in Ontario, where we have very hotly contested markets, deserve to have individuals give them the straight goods, the straight facts, and not having, for example, misleading percentages and numbers, as has been mentioned with regard to payday loans.

There's a number of things that our government has done—I can just highlight for a moment. We mediated almost \$300,000 in refunds to consumers through these various cancelled contracts. Our government, through its various ministries and ServiceOntario and so on, has actually replied to about 30,000 inquiries and complaints; 400 inspections have been initiated and concluded across the board—a full range of these different financial services. We've actually, perhaps to the point of some of the opposition members, delivered 77 outreach and education presentations, because, as was mentioned, an informed and financially literate consumer is perhaps ultimately our best protection.

I may as well quote one of our city government colleagues, one of the Markham city councillors, Colin Campbell, who said that this initiative will protect "thousands of consumers who continue to experience scare tactics, fraud and misrepresentation of the identity of salespersons, their products and services."

I might just mention that within my own riding of Etobicoke North, perhaps as a slice of Ontario, we have young folks and young-at-heart folks—many, many seniors who, I think, are particularly vulnerable. And, of course, there's an ethno-cultural component to that, so they might not be entirely conversant with English and fluency and may not even know about the fine print that is actually embedded within some of these contracts. I must say that we, of course, on a fairly regular basis, see exploitation of those various groups within my own riding of Etobicoke North.

I would just once again salute our ministers and the different ministries that are involved, ultimately, in this particular initiative. Whether we're making it more difficult for door-to-door sales, especially with regard to fraud and pressure tactics, whether we're looking at the home inspection industry, as my colleague the Minister of Transportation, the MPP for Vaughan, mentioned, or we're strengthening consumer financial protections, ultimately I would commend all members of this Legislature—who I think, by and large, are supporting the various components of Bill 59, the Putting Consumers First Act.

**1610**

**The Acting Speaker (Mr. Ted Arnott):** Further debate? The member for Ancaster—Dundas—Flamborough—Westdale.

**Mr. Ted McMeekin:** Thank you, Mr. Speaker. It's the riding with the longest name because our people have the biggest hearts, the biggest hopes and the biggest dreams.

Anyhow, I am pleased to add my voice in support of Bill 59.

I can recall many years ago I was running for mayor when the late, great Sterling Hunt, a beef farmer up in Linden—after speaking for a couple of hours with his lovely wife, Irene, having tea with her friends, he walked me out to the car and he said, "Teddy, my boy, you want to get elected?" I said, "I sure do, Sterling." He said, "Here's the secret, the only one thing you have to

remember. It's just one thing." I said, "Stop it, Sterling. Tell me what the heck it is." He said, "Just tell the folk what's broke and how you're gonna fix it." In my 16 years here, I've found that to be helpful advice. Mom used to say, "If it ain't broke, don't fix it. But if is broke, look at the options." Thank you, Sterling, for that, my friend. Your legacy continues to live on. What can I say?

Anyhow, nothing ticks me off more than to be home after spending an 11-hour day here at Queen's Park—it's 8:30 at night; it's dark outside—and some scoundrel shows up at the door peddling something. My advice to all of my people—and I've said this in a couple of the columns that I've written over the years—is to never, ever buy anything over the phone or from a door-to-door salesperson unless you've initiated the transaction, unless you've called them. I never do it because, in the long run, it doesn't help you.

Back to Sterling Hunt: Occasionally, we in this place get a chance to do something nice, something right, something necessary and something helpful.

**Mr. Vic Dhillon:** Buy Girl Guide cookies.

**Mr. Ted McMeekin:** And buy Girl Guide cookies, too, sure. I always buy several boxes. You do, too, I'm sure, right?

**Mr. John Fraser:** A few, yes.

**Mr. Ted McMeekin:** Because we all want to support bringing our girls up, and—

*Interjection.*

**Mr. Ted McMeekin:** Oh, good. Thank you. I'll make sure my daughter sells you six boxes. Anyhow—

**Mr. John Fraser:** Where's Dave Gene?

**Mr. Ted McMeekin:** Yes, where's Dave Gene when we need him? That's right.

Anyhow, this whole business about being broken—you could almost guarantee if something is going to break, it's going to be broken coming in through your front door from a door-to-door salesperson, these shysters. They're not all shysters, but a good percentage of them are, so be careful.

And if you're really careful, you get fewer interruptions, too. You get to watch the Leafs score the three comeback goals that defeat the Canadiens—someday, maybe.

It's our responsibility, on a good day—and we have many good days here that people never hear about or read about—to offer what we can to protect our constituents, to protect consumers. Home inspections: One lesson we learned painfully was that we had a relative who bought a home and didn't have a home inspection, or had one that was done by a not very reputable home inspector. They discovered the little pipe that goes up from the stove, up into the ceiling, and you think it's venting out who knows where. Well, it wasn't. There was grease all through the attic; it was venting into the attic. It was one heck of a mess. That could have been avoided with a good home inspector, Mr. Speaker. This move to license home inspectors to ensure that they take care and they do the due diligence to protect the people that we represent is really, really important. This law is going to do that.

The other thing I wanted to just talk about in passing a little bit was the payday lending. As a former Minister of Consumer Services, I know we made a number of changes. Some jurisdictions that just did away with it had problems because then it fell to gangs, who had a different way of enforcing loans that weren't paid off. We wouldn't want to go there.

There are some credit unions now that are talking about getting engaged in assisting people who might otherwise be taking payday loans. I would welcome that. To all our credit union friends, we're—certainly on this side of the House—prepared to work with you.

Finally on that: Municipal councils have been calling for some time to have some enhanced powers around the licensing of payday lending places, and zoning controls. I know that, as a former Minister of Municipal Affairs and Housing, we're moving on that front as well in order to enable that to happen. That will help our municipal partners do a better job of protecting the same consumers we represent.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Randy Pettapiece:** I listened with interest to members opposite concerning this bill. One thing that has popped up all afternoon in my mind is education of the public—how that would help. I would think that if people knew, if you borrowed \$1,000 on a Visa card, how long it would take you to pay that off with a minimum payment, which is probably never—but people don't know these things. Credit is easy to get on a Visa card, and certainly credit is easy to get from some of these loan institutions.

I would suggest, Mr. Speaker, that education should start early. It should start with children in our high schools so they understand and they can make informed choices. This is something that I would bring forward. Our member from Nipissing has tabled a bill, actually, on this very thing. I would hope that if it comes forward, if we debate his bill, it would be supported, because I do believe that easy credit is never easy to pay off. It just doesn't work that way. But I can understand why people do use some of these institutions: because they may be up against a wall. Like has been said before, they may have to pay their hydro bills—which this government doesn't have a solution for: getting hydro bills down. They have created a lot of poverty over that business. We've heard all kinds of horror stories that way, which sometimes drives people to go the easy route in getting money to pay these things.

I do believe that if we start in our schools and teach these younger students about financial things, it will certainly help them make informed decisions as to whether they go a route through a bank to get loans or whether they go the easy route with payday.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Lisa Gretzky:** It's my pleasure to rise and speak to Bill 59, the Putting Consumers First Act. The members from the government side—the three who spoke in the 20

minutes—touched on many issues facing many different people in the province of Ontario.

I want to speak about home inspectors, because I have a story to share about home inspectors and how they should be licensed and how they should be held accountable when they do a home inspection and it's not accurate and a home buyer finds out that there are big problems in this home they just purchased that got, basically, a clean bill of health from a home inspector.

My brother bought a home here in Toronto. He had a home inspection and was told everything was fine. Just after purchasing the home, he found out that inside the walls in his kitchen, the wiring was made up of extension cords, not real wiring. It would never have passed electrical safety and fire codes. Every single outlet was run off of extension cords that were hidden inside the wall. Yet there was no accountability for the home inspector who came in and said that they did a thorough inspection, took his money and then said everything was safe. His entire house could have gone up in flames and taken his entire family with him. So we certainly would support more accountability for home inspectors.

The other issue is door-to-door sales. There is no doubt. I have had them at my door. Door-to-door salespeople can be very aggressive. In fact, they can demand to see bills that they have no right to see. They have people who have language barriers who don't realize what it is that's being asked of them. They don't understand that they have a right to say no. That needs to be addressed.

One of the issues, maybe, why we're seeing so many of these door-to-door salespeople is the lack of really good jobs and the fact that they're not making a decent wage, so they're being forced to go to doors in order to make ends meet. Again, I don't support their tactics, but maybe they're going to doors because they're getting some sort of financial kickback for pushing through these deals. If they were making a decent minimum wage like \$15 an hour, maybe they wouldn't have to be doing a job like that.

1620

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. James J. Bradley:** Time after time, members of this House, including the speakers from the government, have outlined the need for this legislation. The tactics used are common now. That's the problem. Each one of us is bringing forward tactics which we consider to be reprehensible. They will come to say that they must inspect, as though they are from the government or from some agency. They want to see your bill, and they want to come in and do an inspection. Both are bogus. They're not from the government. They're not from any particular agency. They're simply trying to sell something.

The real concern I think a lot of us have is, people who are very vulnerable, often senior citizens who are very trusting, advanced in their years—and we very often hear the complaint coming from a son or daughter or a brother or sister, who finds out that somebody has signed

a contract as a result of pressure tactics. Some of these people are very bullying at the door.

There are two ways we have to look at this. One is education, which I think is significant: telling people what their rights are and informing them to be very cautious. There's an old saying we're all aware of: "If it sounds too good, it probably is too good to be true." There are certain companies whose names appear—I'm looking at my constituency notes from my staff. Their names have continued to appear day after day—the same companies, some of whom have been charged in other provinces, some in our province. They still continue to bamboozle people at the door, and it's very much to their detriment.

I also want to touch again, as some of my members did, on payday loans. When I walked down one of the streets in Hamilton, there had to be five of them within two blocks. That's five too many.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Gila Martow:** I think it's very exciting to hear so many people on all sides of the House speak in favour of having better financial literacy, since I'm aware that a member of our caucus, the member for Nipissing, is putting forward a private member's bill calling for better education of our youth in terms of financial literacy.

One of the issues is that people have gotten used to having their doorbell rung—somebody's there with a clipboard and a vest, and they think it's somebody official. That's part of the education process that we have to address. Just in the last couple of days, there was a woman who was raped or sexually assaulted—I'm not exactly sure to what extent—by an employee who was not necessarily an employee, somebody who was wearing a jacket that said Bell and had a vest and had a clipboard and said that he needed to check something in her house on behalf of the company. She was assaulted. So I think that it's not just about signing these types of agreements, which may not be very wise to sign; it's also a safety issue. We need to better educate the public in terms of opening their door to people without them having a prior appointment—especially the more vulnerable people in our communities—to ensure that they understand who they're letting into their house and, of course, as we're speaking today and we're hearing about, what they're signing.

The member from Windsor West brought up minimum wage as an issue, in terms of people going into this type of employment because minimum wage isn't high enough. I'm fairly certain that unscrupulous people who are doing door-to-door sales or intimidation sales are earning far, far more than any kind of minimum wage we could ever hope to have in the province. The best minimum wage is a strong workforce with lots of employment and few employees. That's the best driver of minimum wage.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. One of the government members can reply.

I recognize the member for Etobicoke North.

**Mr. Shafiq Qaadri:** Of course, I'd like to thank all members of this House, as it seems there's unanimous support for Bill 59, Putting Consumers First Act. On the government side, I'd like to thank the MPP from Ancaster-Dundas-Flamborough-Westdale; our Minister of Transportation, the MPP for Vaughan; and also the MPP for Etobicoke North.

Speaker, I'd like to first of all cite a couple of outside agencies that are also quite pleased with this particular bill. For example, Roy Toker, executive vice-president of Quickcheck Canada, says, "Quickcheck Canada congratulates the Minister of Government and Consumer Services on the reintroduction of this bill. As a company that sees first-hand what payday loans can lead to in terms of consumer distress, we are hopeful that this bill will pass through the Legislature quickly."

There are other similar endorsements from across the field, including in the energy sector as well as the home inspection sector. I think it's important, as we reach out to consumers—for example, the folks in my own riding of Etobicoke North: Do not be susceptible to door-to-door pressure tactics. Just because people show up to your door with either official-looking uniforms or official-looking stationery, they may not necessarily be what they represent, or pretend to represent.

I think it's important that we move forward on this particular bill, which, as I say, will strengthen the area of home inspection to really bring a new level of scrutiny as well as validity. Again, we're talking about trying to resist the pressure tactics while purchasing major home appliances, like furnaces, air conditioners and so on, as well as being really aware of what a payday loan is. You'll remember, Speaker, that all major religions in fact ban usury. The basic definition of that is exorbitant rates of interest. I think that's what we're attempting to do here.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Mr. Bill Walker:** I'm pleased to participate in second reading debate on Bill 59, the Putting Consumers First Act (Consumer Protection Statute Law Amendment), 2016. I look forward to bringing concerns forward from my constituents during this debate as they concern the home inspection industry, door-to-door sales contracts and payday loans. These areas are all important and deserve improved transparency and protection so that consumers can enjoy better outcomes.

It's always good news when the party on the opposite side of the aisle is acknowledging and taking action to address issues that make life more difficult for Ontarians. Sadly, despite the Premier admitting to a mistake related to the hydro file, we're not seeing enough action, and I'm going to be speaking to these shortcomings during my closing remarks.

Home inspectors are currently the only professionals involved in real estate transactions who are not regulated. This bill would change that. Home inspectors would become licensed and their work would be overseen by an administrative authority with complaint and enforcement

processes, including discipline and appeal committees. The bill would also establish mandatory qualifications and a code of ethics for home inspectors, standardized home inspection reports and contracts to ensure consistency.

It is important to regulate this industry through standards and a clear legal framework. This would ensure home buyers and sellers receive reliable, informative and professional advice.

This is an important move in support of consumers and the real estate industry. On average, the sale of a home in Ontario generates \$55,000 in ancillary consumer spending, contributes more than \$11 billion in spinoff benefits to the province's economy and generates 76,000 jobs.

Because buying a home is one of the largest and most important purchases most people will ever make, I support changes under schedule 1. I understand that home inspectors and real estate professionals have been consulted and they also support this change.

What's very interesting, though—and I just met with members of the realtors' association today from my riding of Bruce-Grey-Owen Sound. Of course, they're part of the Ontario Real Estate Association. They brought some challenges with a contrasting piece of legislation that's being contemplated by the Liberal government, the home energy rating and disclosure program. That's really a home energy audit. What scares me is it's somewhat akin to the Green Energy Act—a big headline: "Conserve. Save the planet. The world is going to come to an end if we don't. If you don't vote for it and support it, then you're just not up to the times."

The concerns that were raised by the real estate professionals who were seeing me is that there wasn't consultation with the industry. Are there exemptions to some of the regulations that are going to be put in there? Consumers are going to be more at risk. It's one of those big issues, certainly, when we have the ability for someone to sell their home. If someone can come in and say that it's deficient in X, Y and Z, then that really decreases the ability for that home to be sold. The dollar values that are going to be—many people, particularly with that size of a real estate investment, use that as part of their retirement savings program.

In rural Ontario, we have a lot of century homes. Of course there are going to be challenges; of course there are going to be deficiencies.

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But at the end of the day, that doesn't necessarily mean that this government's piece of legislation is going to improve everything. Really, what they're doing is they're just pointing out the concerns. They're suggesting that half of the housing stock may be impacted by such a bill, and half aren't actually even included. Things like condos, apartments, commercial and industrial needs, and agricultural properties are not part of this.

They also shared with me that it's not fair from the perspective of if you list your house with the Multiple Listing Service, you are going to need to have this audit.

But if I self-advertise or I go to someone who doesn't claim to be a professional—and there are agencies out there that, although they're in the real estate business, don't necessarily have a designation as a real estate professional—again, you're exempt from it. So, Mr. Speaker, what we always want with legislation, from my perspective, is that it's fair, it's balanced and it's across the board so that everyone understands the game they're playing.

They're very concerned that it fails to target the root cause of greenhouse gas emissions. In their words, "It is unlikely that the HER&D will have a measurable impact on greenhouse gas emissions, since energy audits themselves will not directly reduce energy use." They suggest that instead, the province should invest proceeds from the cap-and-trade program into voluntary retrofit rebates for homeowners, like the home energy savings program that used to be available.

Currently, energy auditors are not licensed by a provincial regulator. Here, they're suggesting that the inspectors have to be, and yet here they're bringing something out without doing full consultation and, actually, a thorough analysis of what the impacts will be. Here, they're not suggesting that you need a provincial regulator. That again puts consumers significantly at risk.

Mr. Speaker, we want to ensure, any time we're here, that the government has done their homework, that they've truly consulted an industry. In my five years, we have numerous examples where they've gone out—they decimated the horse racing industry, because they again didn't consult the industry. I'm hearing that all the time, that this government brings out bills such as this bill, Bill 59, without doing enough consultation to truly involve all the stakeholders. I use that just as an example.

I am trying, in fact, to make sure that it's relevant to this bill, but I want to provide examples so that the public will be able to recognize and understand that I'm drawing that contrast, or a comparison, to say, "They didn't consult, and look at the ramifications. Look at what has happened afterwards."

**Mr. Robert Bailey:** The Green Energy Act.

**Mr. Bill Walker:** The Green Energy Act is another prime example where they did not consult across the board. In fact, they took powers away from municipalities, who now actually don't have the autonomy to be able to say yes or no, even in situations where the municipality said, "I did not want that in my backyard."

We just really need to make sure, when we're debating, that we put all the facts on the table, that the government has done a thorough analysis. They spend billions, in fact, on consultants, yet sometimes I wonder what happens with all that information that they gather, all of the studies, all of these proposals that they get from high-priced consultants and bring back here to make sure we have truly good and effective legislation.

Mr. Speaker, I'm going to talk now about door-to-door sales. I know that many, and possibly all, members in this House have a story from a constituent who has been targeted by an aggressive and, in some cases, unscrupu-

lous salesperson. Most often, these constituents are unaware of their rights as consumers. Just this year alone, my office handled several calls from constituents who needed help cancelling contracts they signed at the door.

Reg Coady of Tobermory, who is a war veteran and stroke victim, asked for my help with an energy contract he signed. After some work on the file by my staff—and I give great credit; I have wonderful staff who try their best to help anyone who comes through the door, calls or emails—we were able to help him negotiate a cancellation without having to pay termination penalties.

Reg's issue was that he had no memory of signing up with the energy retailer. Also, because Reg is a war veteran, I worked with my federal colleague MP Larry Miller to arrange for his house to get insulated and, further, get his hydro arrears of \$7,600 cancelled—a significant amount for someone like Mr. Coady, who is obviously a veteran who has helped ensure that we have the rights, privileges and freedoms that we enjoy today.

Next, I worked with Roxann from Durham, who is developmentally disabled and is on ODSP. Roxann had signed up with a door-to-door retailer. My office worked with Hydro One to set up a long-term payback plan and budget billing, so that she could afford her monthly payments. We arranged with ODSP for them to pay her bill directly.

There were also many others who needed help getting out of contracts signed at the door. Again, all of them faced termination fees, disconnections and significant penalties just to get out of these contracts.

**Mr. Robert Bailey:** The Green Energy Act again.

**Mr. Bill Walker:** The Green Energy Act, as my great colleague from Sarnia-Lambton, Mr. Bob Bailey, shared with me. He does a great job here. I think Bob, from Sarnia-Lambton, has at least two private member's bills that he's gotten through, and he's going for a three-peat. He's a very great statesman for his area—although I probably shouldn't use "statesman," because sometimes people suggest that you need to be dead, and Bob is certainly by no stretch of the imagination dead. But he is an exceptional representative of the people of Sarnia-Lambton.

Mr. Speaker, door-to-door sales represent a \$2-billion industry in Canada and employ thousands of people selling energy plans, water heaters, furnaces, air conditioners and water filters, to name a few.

I also want to suggest that there are companies out there like College Pro, which I believe is a company that provides good employment to people in college and university. I've certainly used them in our area, and they've been very good, very credible. They do the job. They come out and they're very balanced. They give you all of the information you need. They're very accountable, and they don't put any high-pressure tactics, that I've heard, into the mix. So there are good examples and there are bad examples, and I'd just use that as one.

Under this bill, consumers would be protected from door-to-door contracts by receiving a 20-day cooling-off period, during which they can cancel their agreement for

any reason and get their money back. This is a good thing, Mr. Speaker. I think lots of people, particularly the more elderly, the seniors in our community, sometimes feel intimidated and sometimes feel threatened. They sometimes maybe have not had to do this type of a thing for many years, and thus it was a new experience.

So they've signed in haste, and then it's like, "Oh my goodness." Or, as someone else referenced earlier in this debate, sometimes the children of those seniors come home and say, "What did you sign?" and they really hadn't read through the detail or understood all of the ramifications. So I think a 20-day cooling-off period is a very good thing.

Further, all consumer-initiated contracts for specific appliances will still have a 10-day cooling-off period and mandatory disclosure rules consistent with the current rules. Again, I think that disclosure, that accountability, is something that every member of this Legislature should stand behind. Accountability is paramount in a democratic society. You have to be able to stand and be able to provide the detail if you're going to stand up and make legislation, regulations or statements. Mr. Speaker, I certainly support the cooling-off-period provisions.

Interestingly, the bill doesn't stop there. It also gives the minister the power to ban certain goods and services from being sold door to door in Ontario. No other jurisdiction has moved to this carte blanche approach. Again, I'm going to provide a bit of a contrast: I'm concerned, in some cases—for example, Bill 41, the Patients First Act—that you would give the Minister of Health or, in fact, any minister, an individual, that much control and authority.

It would be my expectation that in this Legislature, in the principle of democracy, we, all 107 currently elected representatives, should debate legislation and regulation in this House. It shouldn't be at the discretion of an individual who may have a personal concern, a personal issue, a personal vendetta that they want to drive through. It creates inconsistencies. There are no standards, or it's a changing standard, which, again, is just as bad, if the rules continue to change, and it can change from day to day, from minister to minister.

So I do have some concerns, Mr. Speaker, that particularly the Liberals are giving more and more discretion to individuals within their side of the House, in very important criteria and portfolios. For this reason, I look forward to hearing more about the ban, and I trust the government will perform due diligence by consulting and hearing from as many stakeholders as possible in committee.

We truly have to consult the front lines and ensure that we understand the game that they're playing in the industry. They know best, typically. The front-line people are the ones who are dealing with it day in and day out, not someone who has just taken a glance from the ivory tower, as the old expression goes, and goes from there expecting that we know more than the front line. I'm always going to be a person who expresses the need for full and thorough consultation with stakeholders, regardless of the industry or the type of legislation that we're bringing forward.

I'm going to move on, Mr. Speaker, to payday loans. Ontario has over 800 payday lenders and loan brokers, with the average payday loan being \$435, and they mostly cater to consumers living paycheque to paycheque. This bill would give the registrar of payday loans the ability to restrict high-frequency borrowing, create standards that lenders must consider when determining a borrower's ability to repay, and give repeat borrowers an extended payment plan option.

Concerns over payday loans were discussed by Grey county at the last AMO conference. Specifically, Grey county talked to the government about its negative effects on people on social assistance. For people on the margins with either bad credit or no credit history, payday lending is sometimes a lifesaver for urgent cash needs.

We have seen people on social assistance use payday lending places to get a credit to pay their hydro bills. Sadly, Mr. Speaker, life is harder under the Liberals, and more and more people are turning to agencies like payday loans just to pay their hydro bill. This was unprecedented a dozen years ago, and it's a sad state of affairs that we continue to see those exorbitant rates increase and increase and increase.

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Consider a family whose hydro bill is in arrears, and the utility company is threatening to disconnect service. If the bill is \$200, a 10-day payday loan in Ontario will cost the family \$42. If the hydro is disconnected, it will cost at least \$95 just to have the service disconnected. So you can see again, Mr. Speaker, there is, sadly, need for this type of service at times. Regrettably, too many people are having to turn to this type of a service.

Sometimes, payday loan requirements make sense for people, and it should be up to them to regulate that and control it. Obviously, we want to make sure that interest rates are reasonable and that they're not being unfairly taken advantage of.

The problem, however, is that we're seeing a different pattern with these loans. It's when customers become dependent on their services or, even worse, when they get so deep in debt they end up with collection agencies, perpetuating their cycle of debt. This usually involves Ontario's most vulnerable. This is our concern.

Sadly, with record debt projected to hit \$330 billion—or \$370 billion, depending on whose sources you're listening to—the Liberals have actually become dependent on debt. They're burdening our children; they're burdening our grandchildren. In fact, the pages in front of you, Mr. Speaker, are going to be the people who have to pay the piper because the Liberal government continues to borrow beyond their means—to spend beyond their means and continue to borrow and say that the world's rosy and everything's wonderful.

Perhaps there need to be door-to-door sales repercussions for people who go door to door and don't talk about things like selling Hydro One, which was not ever discussed by the Liberal Party in the last election, and yet they're selling that provincial asset, which is truly owned by the people of Ontario.

Debt collection rules would be changed under the bill, making firms that purchase debt for the purpose of collecting it subject to the same rules as collection agencies.

I would suggest that perhaps all of our youth today need debt 101 as one of the key requirements of their educational training and their educational experience, because again, \$330 billion or \$370 billion is a number that is going to truly impact the next generation and the generation to follow them, and it makes me very, very concerned.

While I just praised the Liberals for taking action to protect consumers in this bill, I have to add that I'm concerned that they are, at the same time, whacking them with a half-a-billion-dollar vehicle and driver's licence fee hike. The fall economic statement revealed the Liberals are significantly hiking service fees and taxes to pay for years of waste, mismanagement and scandal.

This bill, which is a credible bill—Bill 59, the Putting Consumers First Act—is going to protect them from the unscrupulous door-to-door salesperson, but it's not going to do anything in respect of some of the larger-scale issues that are happening under the watch of the current government. We have seen our hydro costs go from the lowest in North America to the highest. We have seen the debt doubled in 12 years. When the Liberals took power, the debt was \$139 billion; the Fiscal Accountability Officer and the Auditor General are projecting that by 2018, it will be \$330 billion. We've seen nothing in the budgets that I've seen here to suggest that that is going to reverse itself—

**Hon. Steven Del Duca:** Point of order.

**The Speaker (Hon. Dave Levac):** The Minister of Transportation.

**Hon. Steven Del Duca:** I'm just hoping that at some point the member opposite actually speaks to Bill 59.

**The Acting Speaker (Mr. Ted Arnott):** Thank you. I would ask the member for Bruce—Grey—Owen Sound to bring his remarks back to the bill that we are debating this afternoon.

**Mr. Bill Walker:** Thank you, Mr. Speaker. I've tried, in many cases—in fact, I referenced people from my riding about Bill 59 and some of the good things that are going to result from this bill. But, Mr. Speaker, I think it's also credible to relay what they're also telling me about some of the other concerns they have. Again, it's like taking a little of the HST off your hydro bill, but when it's quadrupling every year, that's not really going to make the big difference that people are concerned about.

I have praised the government. They have, in this case, gone out and talked about some of these unscrupulous practices. They're going to try to put some provisions in place to stop that. I think there's still more education that can be done. Again, it truly is "buyer beware" in the society we live in, but legislation and regulation can certainly curtail and help some of that.

I also, in my earlier comments, said that although this is a good bill—that they're actually putting that need in

place for inspection and regulation—the Ontario Real Estate Association, who are here today, have very big concerns about the mandatory home energy rating and disclosure program, that they're not regulating. Again, you did it here and you saw the validity and the benefit and the value to Ontario ratepayers and consumers, but in this case, we're not doing that.

Again, the real estate industry is huge, Mr. Speaker. It brings a lot of money into our province. It provides a lot of economic stimulus in our economy, and yet, here's a case where they're bringing it in when they haven't gone out and done proper consultation—thorough and full consultation—and it could have a significant ramifications.

This morning I talked about that with regard to—and they were here today. Talk about consumer protection. What about our youth in 600 schools being closed? There is where we need some consumer protection. We need to ensure that people are going to—as politicians, when they go door to door and knock on the door, it's the same thing. You're selling yourself; you're selling your vision. We didn't talk about closing 600 schools in the election. We didn't talk about selling Hydro One in the election. Certainly the Liberals didn't do that. If any of them would suggest here that they did, I would like to have one person come to me from my riding and tell me that that was talked about when they were talking to a door-to-door salesman saying, "Elect me and keep me in power for longer."

So as we look at things like Bill 59 and consumer protection for sales at the door, I hope that the Liberal government will look in the mirror—each and every one of them—and say, "Was I doing the right thing? Did I truly tell the people all of the detail? Am I going to stand and say, 'Yes, we had that discussion,' and truly believe that it's better for Ontario?"

Mr. Speaker, as I say, I have no problem commanding them. This is a good bill. It will, hopefully, provide some protection to consumers. I just want to make sure that it's totally consistent. I want to make sure that every bill they bring to this Legislature is done in the same manner, where they actually have done full consultation, have involved all the stakeholders and made sure that at the end of the day life will not be harder under their government, that it will be a better place for people in Ontario and particularly our youth, like our pages sitting in front of you, Speaker.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. Jagmeet Singh:** Mr. Speaker, I think the member brings up a really good point, focusing in on youth. I think when we look at the various pieces of legislation we bring before this House, we would keep that lens of what could we do to make sure that young people are protected and that their futures are bright and full of hope, and that when we look at consumer protection, we look at those in our society who are most vulnerable. Often there's a connection: People who are younger are going to be the people who are faced with some of the serious problems about finding employment.

Right now, we know that in Ontario we're facing the highest youth unemployment that we've seen in years. It's a very difficult time for young people when they graduate. It's difficult to find a job. It wasn't the case not too long ago. You could graduate from high school or university and you could get into a trade, you could find good employment.

So it becomes all the more important that we provide protections to consumers. That's why this piece of legislation is even more important: We have an opportunity here to provide some protection to people who are already in a tough situation. Things like ensuring that we do work around the payday lending and the interest rates—that's one of the most crucial things we can do. We don't want it to be the case that people who are finding it hard to find employment also have to face this crushing interest rate of a short-term loan and now have to dig themselves out of a debt situation.

So having that lens of looking at the youth and looking at people who are vulnerable, and making sure that our legislation protects them, is incumbent and something absolutely important. I can't highlight enough how important it is for this government to implement a cap on the interest rates charged by payday loan companies. That, single-handedly, is the most important thing that this bill can do, if the government is serious about providing meaningful protection to people from the predatory interest rates charged by these loan companies.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. John Fraser:** It's a pleasure to respond to the member from Bruce—Grey—Owen Sound, but I would like to just make a quick comment on the comments from the member from Bramalea—Gore—Malton. I agree with him. I think it's a critical thing—payday loans, as they relate to our youth—that we address and put that lens on. I want to thank him for those remarks.

This bill will strengthen consumer financial protection, ban door-to-door sales and take a look a payday lending. I'd like to say a little bit about home inspections because, literally this weekend, I got a call from a friend, Fred, who just helped his daughter and son-in-law buy a house. I think it was in Fort Erie. They had it inspected and they had some challenges. The inspection missed a few things that were significant—some windows.

I was on the phone with him. He said, "I understand you guys are looking at doing this. You know what? I'd like to be able to have recourse or at least to have some comfort that whom I'm choosing has some coverage, has experience, has qualifications, that somebody says, 'This person is qualified to look at the biggest purchase in most people's lives.'" I think that's a really important part of the bill as well. Obviously, I'm supportive of it.

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I'm very pleased that the member from Bruce—Grey—Owen Sound supports the bill, and his positive comments towards it. I would like to ask him, however, one question: When are you guys going to pick a lane? When are you going to pick a lane? I know where they're

coming from, but I don't know whether you can stand up and say, "Build me a hospital. Build me a school. Do these things, but run down the debt."

**Mr. Randy Pettapiece:** Point of order, Speaker.

**The Acting Speaker (Mr. Ted Arnott):** Point of order, the member for Perth—Wellington.

**Mr. Randy Pettapiece:** I would suggest that the member get back on track. He's not speaking about the bill on his criticism of this member over here.

**The Acting Speaker (Mr. Ted Arnott):** It's an interesting point, and I would like to remind all members of the House that when they're speaking to a bill, they try as best they can to confine their remarks to the bill. Questions and comments allow members of the Legislature to ask questions or make comments related to the speech that was just given.

The member for Ottawa South has the floor. I'll give you a couple more seconds to wind up.

**Mr. John Fraser:** I'll rephrase it: I'm glad you picked a lane on this one.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Randy Pettapiece:** I'm pleased to rise to comment on the speech that was just given by my good friend the member from Bruce—Grey—Owen Sound. I do admire his tenacity, when he works for his constituents in his riding. I also do admire—or I'm going to admire, I suppose, when our careers end at this House—that his word count is going to be very impressive. I suggest that some members look at that in the future.

Speaker, I think I've had three complaints in the riding this year of elderly folks being conned by siding salesmen or window salesmen or things like that. These people who go around and do this dirty business usually pick on the most vulnerable people. They bully them into sales. They don't break into their house, but they almost force themselves into their homes and generally come out with an order of some sort, and a big cheque. That's the last time that these folks see them. I certainly am glad that there is some protection built into this bill with these types of people, because they are out there. They're there all the time.

I also want to reiterate what I said earlier: that I think education on these types of things has to start in our high schools, has to start earlier in life, so that our children have some defence when they are faced maybe with making a decision as to where to get money or if they need money. Again, I would like to praise my friend from Nipissing, who has tabled a bill on this very thing. I would hope that if it comes up, members will support that too.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Taras Natyshak:** I'm pleased to comment on the remarks made by the member from Bruce—Grey—Owen Sound. He most definitely jams a lot of verbiage into 20 minutes—

**Mr. Paul Miller:** Verbiage?

**Mr. Taras Natyshak:** Vernacular; whatever. He's got it.

Certainly, Speaker, I think you've heard some positive comments about the bill. When it comes to consumer protection, I think we all should have that as a paramount concern, through the work that we do here, because we live in these communities. We have to respond to the needs of our constituents, who are calling for measures like this.

My question would be, and really earnestly, to the member from Bruce-Grey-Owen Sound: I've heard members of his party and members of the Conservative caucus rail against regulation time and time again in this place. They've stood up. They've said there are 700,000 pieces of regulation that are burdening this province. Yet, very soon in this House, they will vote for this bill that contains regulation in it. So—

**Mr. Randy Pettapiece:** Unneeded regulation.

**Mr. Taras Natyshak:** Okay.

So are you telling me that, as a Conservative caucus, you're going to go through 700,000 regulations with a fine-tooth comb and you're going to eliminate 30% of them, 40% of them?

It's just a misnomer to talk about regulation without actually indicating what a regulation is. You're about to vote for regulation.

So when you stand up in this House and say, "It's regulation that's killing business in this province," it's ridiculous, it's not factual, and it's not diligent. It's not a part of doing your job. You should stand up and say, "This is regulation. This is what it does. Here are the mechanisms. Here's the function. And it's good public policy." That's what I'd like to hear out of the Conservative caucus someday.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. I return to the member for Bruce-Grey-Owen Sound to reply.

**Mr. Bill Walker:** I'd like to comment on the member from Bramalea-Gore-Malton. He talked about youth, and he talked about door-to-door sales. I would suggest to you that perhaps the biggest bill of goods sold to people out there was by the Liberals, who didn't tell them half of what they were going to do. They didn't talk about raising taxes. "We will not sell Hydro One, we will not spend beyond our means and we will not double the debt." He talked about recourse. I would hope, Mr. Speaker, like the Putting Consumers First Act, that there's actually recourse—

*Interjections.*

**The Acting Speaker (Mr. Ted Arnott):** Point of order, the member for Ottawa South.

**Mr. John Fraser:** I would like to request that the member stick to the matter at hand, please.

*Interjection.*

**The Acting Speaker (Mr. Ted Arnott):** Thanks very much. I apologize. The member for Bruce-Grey-Owen Sound can continue.

I'll give you a few extra seconds.

**Mr. Bill Walker:** Thank you very much, Mr. Speaker.

Let's talk about recourse. Perhaps the voters of Ontario should have recourse when you don't talk about

the things at the door that you're trying to sell, and maybe we would have true consumer protection.

The member from Ottawa South talked about recourse, as well, and he asked me to pick a lane. Well, Mr. Speaker, I'll tell you this: We'll pick a lane where we won't overspend beyond our means; we will not double the debt; we will not sell Hydro One; we will not allow hydro rates to continue to increase and lead, sadly, North America in cost, which is decimating our great province; and we will not be a decimator of the horse racing industry—which brings me to my colleague from Essex, who wanted to talk about voting. The New Democratic Party supported, unanimously, the Liberals, twice, in budgets, which allowed them to stay in power, when they could have taken them down. So if he wants to talk about voting records, I'm happy to talk about that.

Mr. Speaker, at the end of the day, we need to ensure that all consumers have protection, that they're told the truth, that they're told what's really happening.

We've put some recourse in, which will be an election in 2018.

*Interjections.*

**The Acting Speaker (Mr. Ted Arnott):** Order.

*Interjections.*

**The Acting Speaker (Mr. Ted Arnott):** I'd ask the member for Bruce-Grey-Owen Sound and the member for Essex to please come to order.

Further debate?

**Mr. Paul Miller:** Once again, Speaker, it's an honour to speak on behalf of the constituents of Hamilton East-Stoney Creek.

Today we're debating Bill 59, An Act to enact a new Act with respect to home inspections and to amend various Acts with respect to financial services and consumer protection. This is a long and relatively complex piece of legislation that tackles several distinct areas relating to consumer protection. Some of the main areas that it addresses are home inspections, debt collectors, door-to-door sales and payday lenders. These are all areas on which the NDP caucus and our leader have been consistent and vocal advocates of stronger consumer protection.

It is a bill that is of some significance to my constituents in Hamilton East-Stoney Creek. Hamilton has a real and growing problem with payday lenders. We have a booming real estate market, particularly in the eastern part of my riding, and we have a lot of people on fixed incomes and a lot of seniors who are vulnerable to the high pressure and often unethical sales tactics employed by some of the door-to-door salespersons.

What we have here in Bill 59 is important. We would like to see a lot more because, frankly, it doesn't go as far as we'd like it to. However, I am pleased to see some movement by the government on these important consumer protection issues which have been neglected for far too long.

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A terrible number of people in Ontario have been financially exploited and even defrauded in the absence

of strong protective legislation. Sadly, many will continue to be exploited because of the weaknesses that this bill does not correct. We need to look at this bill with a strong social equity lens.

Because the exploitation that schedule 2 in particular seeks to tackle is most concentrated among the most vulnerable—people on fixed incomes; people on low incomes; seniors; people on social assistance; people living paycheque to paycheque in part-time, precarious work; parents struggling to put food on the table—these are people who are targeted and preyed on by unscrupulous salespersons and predatory lenders.

I see this constantly in my riding, and I'm sure most of you do. Other members present today have seen the same sad stories also come through their doors. Predatory lending is a massive problem in Ontario, and it is on the rise and has been driven by the twin crises of affordability and stagnant incomes.

You'll probably remember a couple of years back, Speaker, when our critic the member from Bramalea—Gore—Malton exposed the scandal around payday loan companies and gift cards. In my own community, a payday loan company tried to gouge vulnerable Hamiltonians on the value of their gift cards. Certain lenders in this province were buying back the gift cards at 50 cents on the dollar just in time for the holidays. Instead of Santa coming to those in need, we had the spectacle of the Grinch coming to their doors. We had no statute on the books in the province which could do anything about it.

Thanks to our party's questions and advocacy about this scandal, the companies in question were shamed into suspending their cash-for-gift-card programs. On behalf of the NDP, our critic, my colleague, introduced a motion targeting these predatory lending practices. I'd like to read the motion in full, Speaker, so you can appreciate what the legislation before us today is lacking:

“That, in the opinion of this House, the government should move immediately to prevent predatory practices by payday loan companies by banning gift card exchanges at exorbitant rates, capping fees charged on a payday loan at \$15 per \$100, and increasing enforcement against payday loan companies that violate the Payday Loans Act.”

To our great disappointment, Speaker, the Liberal government stated during question period that it would not support this motion. These were modest, reasonable reforms to protect Ontarians against predatory practices by payday loan companies. This was almost two years ago, Speaker. If the government had followed our party's lead, Ontarians would have enjoyed stronger protection at least one year ago, but nothing happened.

This legislation, while welcome, falls well short of what our party has been calling for for a long time. It does not cap the interest rates on loans. Payday lenders, right now, are permitted to charge up to \$21 for each \$100 borrowed. That's a scandalous annual interest rate.

The ministry has proposed reducing the rate to \$18 per \$100. That's hardly enough when you're at \$21 and it has

been scandalous. That's still an annual interest rate of 390%—outrageous and completely exploitative of Ontario's poorest people. We need to bring this down to at least \$15.

Why is it, Speaker, that the people in this province who pay the highest interest rates by far are those who can least afford it? If you have a few properties and a nice stock portfolio, you can benefit from preferential low-cost loans to finance your next investment on your shopping trip to Milan. If you're trying to pay for the kids' school books or the weekly shop at No Frills or Food Basics, you'll be paying interest through the nose.

When we have a tax that disproportionately hurts the poorest in our society, we call that a regressive tax. “Regressive” is too small a word to describe the differential treatment our financial system offers to the rich and poor. It is far beyond regressive; it is an ethos of inequality of rich and poor that we saw in the darkest days of the Industrial Revolution, in the Victorian workhouses and the slums of the greater industrial cities.

How is it that so many of those in power today have become so comfortable with a financial system that strips the most money from those who have the least to begin with? It's often in finance that we see neo-liberal economics at its ugliest, where alleged efficiency is pursued with the purest of zeal and the cause of economic equity is paid not even the least sincere of lip service. When the case for equity is abandoned entirely, to be dealt with in a second tier later by someone else, then capital flows into the well-lined pockets of already deep pockets. The rich you are, the less you pay. The poorer you are, the more you pay. In what dictionary, in what philosophy, in what moral code is this called justice?

Predatory lending is a stain on too many of our communities. Our municipalities have been crying out for stronger provincial action immediately. In the absence of provincial action, they have sought the ability to at least control and regulate the number of payday lenders that can spring up in any neighbourhood. The city of Hamilton has sought that power.

Mr. Speaker, I drove down to Niagara Falls about a week ago. I went through one section of Niagara Falls near the falls, and I bet you, on one street, I saw 10 payday lenders—10—in a stretch of about 10 blocks. Wow.

Many of the powers this bill creates to regulate payday lenders will be downloaded to the municipalities. Those powers are welcome where they do not exist at any level at present, but in many respects, the downloading is also abandonment of provincial leadership in this case. We need to make predatory lending a thing of the past in Ontario. This legislation regulates some aspects of predatory lending, but it does not address some of the most important consumer protection requirements, especially in reducing the cap on interest rates to 15 per hundred.

I'm pleased to see part VII.1 of schedule 2 of the act, which deals with agreements for cashing government cheques. This is a tremendous concern in my riding because of the number of people who are in receipt of

fixed government incomes, such as pensioners, people on Ontario Works and people on the Ontario Disability Support Program.

Section 17 amends the Consumer Protection Act to stipulate that “a supplier under a consumer agreement to which this part applies shall not charge the consumer a fee for cashing a government cheque if the fee exceeds the prescribed amount.”

It is important that we establish strict limits on this, although, frankly, I would rather see government cheques cashed without charge. Unfortunately, the prescribed fee has been left to regulation, as so many of the components of this bill are left to regulation.

I would appreciate it if the minister could advise what levels of fees are being considered for the regulations, because unless the maximum fee is substantially lower than what payday lenders are currently charging, this section will have absolutely no benefit to the public.

Turning to schedule 1, I’m very pleased to see the government introducing a regulatory system for home inspectors. It beggars belief that home inspectors in this province do not have to be trained, educated, licensed, certified or experienced in any way. There are a lot of excellent home inspectors out there, but their good reputation is being poisoned by people with no knowledge or skills—and, sometimes, vested interest in other parts of the real estate industry—who pass themselves off as qualified home inspectors.

Buying a home, as the transportation minister said earlier, is one of the biggest purchases any person will make in their life. This Legislature and this government have a moral obligation to ensure that Ontarians can trust the people that they have in fact placed their trust in to examine a potential new home.

Speaker, I wasn’t aware of this issue until my friend from Windsor–Tecumseh started looking into this last year. He was working on a private member’s bill on this very issue, as was the Liberal member for Trinity–Spadina, who did get his bill introduced and debated. I must commend them both for their work on the issue, because it has spurred the government to introduce this legislation.

Regulation of home inspection is something the NDP caucus strongly supports, and has for a while. There is no question that home buyers will benefit from a well-regulated home inspection industry.

I’ve heard many complaints from constituents who find out, usually a few years after purchase, that there are serious structural problems with their new home, even though they paid for a supposed home inspector. These are always problems that would have been identified by a competent and experienced professional. Unfortunately, the homeowners find themselves on the hook for tens, or even hundreds, of thousands of dollars in structural repairs, with little or no recourse to the home inspector that so badly let them down.

It doesn’t have to be this way. A good home inspector is a tremendous asset to a prospective homeowner and well worth the small investment, considering the enor-

mous cost of home ownership. We can protect both the homeowners and good home inspectors by establishing regulation of their profession, just as we have for so many other trades and professions involved in the real estate and construction industries in our province. The Ontario Association of Home Inspectors has welcomed this bill. Their members know that regulation is a good thing for their business and their reputations.

Now, in schedule 2, we have the issue of door-to-door sales, which is probably the part of this legislation closest to my heart. My NDP colleagues and I have been calling for a clampdown on door-to-door sales for a long time now. Some of the stories I’ve heard about door-to-door sales tactics are absolutely disgusting.

Only last week, a water heater case came to the attention of my office. An older gentleman who lives on his own signed a contract for a water heater for two years with a door-to-door salesperson. He’s been paying a steep monthly rental fee for this water heater ever since.

**1710**

His son only discovered this in the last month or two. Naturally, he tried to figure out a way to get out of this contract and save the monthly expense to his dad. When he and his father contacted the water heater company, they were told that they could buy their way out of the contract and that it would cost them \$10,000 on top of the last two years of monthly rental fees, which they’ve already paid.

A friend in the industry verified for them that the real cost of that particular water heater and its installation should have been about \$4,000 max. The man, a senior, has been charged almost three times the fair market price of this good and service, but he didn’t know that. He was pressured into the purchase of a product that he didn’t even need at his own doorstep—disgusting, absolutely disgusting.

It’s very hard to obtain any kind of remedy under the current legislation. If the family complains through the consumer protection process, they’ll have to rely on an allegation that the door-to-door salesperson did not adequately explain the contract to the buyer. That’s not easy to prove. My office hears cases like this several times a week. This is not an occasional incident; it’s ongoing, systematic exploitation of vulnerable people in my community and communities across this province. Most of the time, the people caught by these high-pressure sales tactics are people who really cannot afford these added and unnecessary costs.

High-pressure door-to-door sales of hot water and heating tanks do not randomly or uniformly target households. No, they disproportionately target older and infirm homeowners. They lock them into a high-interest, long-term contract and they very frequently provide unnecessary and sub-par equipment. We have even seen companies associated with the tactic of placing liens on the homes of unsuspecting consumers. That’s an outrageous tactic, Speaker—absolutely outrageous.

I’m very pleased to see that this practice will be prohibited in Bill 59. Schedule 2, section 20 of the bill

amends the Consumer Protection Act to prohibit the supplier from “entering into any class of consumer agreement to which part IV applies and that is specified in the regulations if it creates a lien or other security interest in any real or personal property owned by the consumer or in the goods or services under the agreement and governing the rights and obligations of the parties under such an agreement.”

Aggressive door-to-door sales have been a plague in my community. The city of Hamilton recognizes this to the extent that council unanimously approved a motion back in April calling on the province to ban all door-to-door salespersons from the home services industry. I know that Toronto, Oshawa, Brampton, Mississauga and many other municipalities have passed similar motions. It is a province-wide problem, in both urban and rural areas. They have been in all corners of my riding, pedalling HVAC equipment, water filtration systems, water heaters, so-called smart technology and various other home energy products.

People don’t want these people at their door. They’re sick of answering the door only to find salespersons aggressively pushing a product that they neither need nor want. It’s that aggression of those high-pressure sales tactics that really infuriate people. It’s not good for community spirit in the long term because people are becoming more and more reluctant to answer their doors. Can you blame them if two out of every three knocks on the door is a pushy salesperson rather than a friend or a neighbour, or their friendly politician?

I wholeheartedly welcome this action by the province. Even if it’s rather belated, we have been talking about this in question period for a long time now, trying to draw the government’s attention to this problem. The cooling-off period has been completely inadequate as the means of consumer protection in these cases because by the time the consumer figures out what exactly they have signed, it’s almost too late in most cases. The cooling-off period has been long over, often by months or years, and the company is laughing all the way to the bank. Prohibition of these sales tactics is the only effective way to protect people.

Our leader has been very vocal over the years in her calls to ban these sales. She represents the riding next door to mine, and, like me, she has seen countless seniors and others exploited into paying thousands and tens of thousands of dollars in long-term contracts.

It’s particularly reprehensible when you realize that some of the seniors pressed into signing these agreements have serious health issues, including memory difficulties or cognitive problems. In those cases, they may genuinely not be capable of understanding what they are signing. We’ve seen these cases time and time again in Hamilton. I’m pleased that the government is finally listening to our leader and to our caucus.

I have to offer credit where it’s due, to the member from Etobicoke Centre, who introduced a private member’s bill along these lines back in May, Bill 193. He reintroduced it in September. I’m not sure if he had

support from the member from Etobicoke North, but anyways, he took the initiative on an issue where the government wasn’t leading and it may have expedited the ministry’s action on door-to-door sales. It’s always good to see worthy private members’ bills being incorporated into government legislation, because so much time and energy goes into private members’ bills, and too often it leads nowhere.

My NDP colleague from Kenora–Rainy River has been showing leadership in trying to tackle a very similar issue in her area. She has twice brought forward a bill trying to ban door-to-door salespeople for electricity contracts. That’s a very important bill. The Ending Predatory Electricity Retailing Act made it through second reading and was in the process of being considered by the Standing Committee on the Legislative Assembly. The committee had actually sat for days of hearings on Wednesday, April 6, to hear from witnesses, but unfortunately, the bill was cut down by prorogation. It died again on the order paper. That’s a terrible shame, because that is a very important issue parallel to this one.

I’m very concerned that the government appetite for regulating the private electricity market has been suppressed by its even greater appetite to privatize our electricity distribution system, to sell off Hydro One—big mistake. We shouldn’t let one terrible mistake in the energy distribution sector prevent us from correcting serious problems in the electricity retail sector.

Door-to-door sales in many sectors are rife with targeted scams. Let’s not be shy about calling a lot of these sales what they are: They are scams, Speaker, seeking to swindle seniors and others out of their savings and their monthly income. The opportunity should not exist for salespersons to come to your door and, through high-pressure sales tactics, push you into signing high-interest, long-term contracts. First, there should always be an exit path that does not fiscally injure the consumer. Second, this should not be a permissible tactic. There should be a time for reflection required instead of having people sign up at the door. We’re not talking about people looking to cut your lawn here, or going door to door trying to raise a donation for charity. These are high-pressure sales of long-term contracts that often do not relate to benefit for the consumer and have no financially feasible way out. This is an area where the public demands and deserves stronger consumer protection.

They are getting parts of this bill—not enough; there are a lot of things missing. I will be supporting those measures at this point, and hopefully the people will listen on committee and listen to some of the input from the opposition parties. What we need to see is follow-through from the government, especially on regulations. We need the government to show actual leadership on door-to-door high-pressure sales by clearly prohibiting some of these actions, and we need the government to go a lot further on regulating the payday loan industry. We need to make predatory lending a thing of the past in Ontario. This legislation regulates some aspects of predatory lending, but it does not address the key

consumer protection requirements, most especially in reducing the cap to \$15 on \$100, instead of \$25.

I will support this bill at second reading, but it is far from perfect. In particular, it does not go far enough in regulating and reigning in these payday lenders. Speaker, we have to do something to protect the people of this province and we have to do it right. So don't miss the opportunity to go ahead with this and get it done right this time so we don't have to come back and revisit it.

I commend the government and all the other parties for pushing this through, because this is long overdue, and I think it's going to save a lot of anguish for a lot of people in our province.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. Steven Del Duca:** I'm delighted to have the opportunity to follow the member from Hamilton East-Stoney Creek, Speaker. I've been here in the Legislature for just a little bit over four years as the MPP for Vaughan. I have to say, I've heard that particular member speak many times on many different pieces of legislation. I've heard him ask questions. I've heard him give statements, provide petitions and do all the things a member in this place should be doing.

I have to say, I think that was one of the most reasonable, articulate and eloquent debates, discussions, presentations, addresses that that particular member has provided here in the Legislature. He touched on all of the key points that are contained in Bill 59. He spoke, I think, very poignantly about the experiences of the people in his community who are confronted with some of the challenges that this legislation will address.

I do recognize and acknowledge, of course, that he did say that we have to make sure that we, as government, continue to work hard to get it right, that the bill perhaps in some respects could go further. I take that point. I think all members on this side would take that point as well.

But I really wanted to thank him, not only for the remarks that he provided here this afternoon, but for being someone who has on these topics in particular spoken up, over my time in this Legislature, repeatedly and in a particularly relentless way on behalf of the people that he, I know, is proud to represent in Hamilton East-Stoney Creek.

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Speaker, I hope sincerely that all members in the NDP caucus will take a lesson from the member from Hamilton East-Stoney Creek on this legislation, that they will be as supportive as he has been and has demonstrated here this afternoon. I know that we all look forward to this bill continuing to wind its way through our legislative process and become law, so that collectively we can do the work on these matters that the people we represent want us to do.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jack MacLaren:** It's a pleasure to put questions and comments to Bill 59, and I do have a few comments.

On home inspections: There is of course a need to license home inspectors. We heard many stories here this afternoon of people who had inspector reports and they were faulty. They were either incompetent or they made mistakes, and people suffered from buying a home that had problems that they did not think they were going to get, and it cost them a great deal of money.

To set a provincial standard for home inspectors and to license inspectors is a good thing. That's common practice in many of the professions in Ontario, and it's something that is wanted, needed and should be done. This bill will do that, so we support that. At the same time, I think we should always remind consumers that even with an inspector, it should to a certain degree be "buyer beware," and people have an obligation to look out for their own affairs and their own business and check for themselves, even though you have an inspector's report. Because even an inspector who is licensed could make a mistake, and there could be an oversight.

On door-to-door salesmen: Certainly unscrupulous salesmen take advantage of people and people are hurt, and unfortunately unscrupulous people like that would take advantage of the vulnerable, which is despicable. This bill attempts to try to do something about that, which is a good and noble cause. Again, I would suggest that the buyer beware. People should be educated, and senior citizens or vulnerable people should be careful and rely more on family members, neighbours or people they trust for advice on whether to make decisions to sign contracts for work, products or services if they're in any way not sure.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Taras Natyshak:** I'm pleased to rise on the speech made by the member from Hamilton East-Stoney Creek. I do agree with the Minister of Transportation: It was really eloquent and poignant.

Speaker, I am left with the same questions that I had just 20 minutes ago. This bill is chock-full of regulations. It protects consumers. It has mechanisms that are laid out, that are prescribed in the bill that are left to regulation, that we don't in fact know yet.

But I've listened intently to members—or tried to listen, for members of the Conservative caucus—to try to understand their rationale. We're all here because we are partisan animals. We carry our partisan flags. We understand where we are on the political spectrum, ideologically. They are Conservatives. They are Progressive Conservatives. They are right-wingers. They believe in the free market. They believe in the invisible hand of the free market. They don't like regulation. They deregulate. But yet they're voting for regulation here.

I did catch a little snippet from the last member who spoke that their counsel to people when it comes to payday loans is to educate themselves, talk to a trusted person, that an elderly person should talk to a trusted family member before they sign on. What about some protection? What about building it in? Where have the Progressive Conservatives been when it comes to pro-

pecting consumers? I have not heard the words “payday loan” or “regulation on payday loans” uttered on that side of the House—not once. So I find it quite interesting that they stand up and purport themselves to be fighting for the little guy, when in fact they don’t believe in it, Speaker. It is not in their DNA, so I would love to hear what their rationale is about their support here, as it is in direct conflict with everything I’ve ever heard or read that makes up their political DNA.

**The Acting Speaker (Mr. Ted Arnott):** Further questions and comments relating to the speech that was given by the member for Hamilton East-Stoney Creek? Further questions and comments?

**Mr. John Fraser:** The member from Essex is right, but that’s not what I’m up to talk about. I’d like to congratulate the member from Hamilton East-Stoney Creek on his speech. I agree with the member from Essex and the Minister of Transportation. It was a great speech, all 19 minutes and 59 seconds. You left one on the clock. It was a great speech.

We’ve been having problems staying in the lanes in debate this afternoon. The only time he strayed was in that neo-liberal guff he threw in the middle. It didn’t fit in with the rest of the stuff, Mr. Speaker.

It is important that we regulate home inspectors. It is important that we address payday loans. I think the thing that was really important in the member’s speech is that he recognized the input of all of us in here, of what we bring here. I know the member himself has had a great deal of success with private members’ bills. We did raise the private members’ bills on home inspection by the member from Trinity-Spadina and the member from Windsor-Tecumseh, and also the member from Etobicoke Centre, who brought forward the private member’s bill on payday loans.

Nobody has a monopoly on good ideas here. I think we all know that. I know some of us think none of us have any good ideas. But it is important to put these things forward. It is important for us to debate and discuss them. Private members’ legislation is important. It does affect and move things inside government. They do pass on their own.

I think what you see in this bill is a combination of a lot of things that a lot of bills brought forward—a lot of ideas; a desire in a government to look after, as described by the member from Essex, the little guy, or just the person or the families that are there and who are struggling to meet the everyday needs of their family and need some support and protection.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. I return to the member for Hamilton East-Stoney Creek to respond.

**Mr. Paul Miller:** I’d like to thank the Minister of Transportation and the members from Carleton-Mississippi Mills, Ottawa South and, of course, my own member from Essex.

I’m going to have to bring more of these speeches. I was overwhelmed with the compliments. I’m not used to that.

**Mr. Shafiq Qaadri:** It was so civilized.

**Mr. Paul Miller:** I don’t get that from Etobicoke North, usually, but he’ll work on it.

Basically, all the members that spoke had points that were obviously on the mark. I think we’re all on the same page, and I think we’re all willing, at committee in this particular case, to protect consumers. I think we’re all willing to make adjustments and listen to input that may have a positive outcome on the amendments to the bill. I think we would be willing to work together. Occasionally, we do do things right around here and work together on things. I think this is that type of bill.

We all have vulnerable parents or grandparents or elderly people in our family that may have been a victim of these types of aggressive tactics and sales. I think it’s going to put it to bed. As long as there’s no legal path for them to go after our families in any way, shape or form, because our families will be protected by the laws we put forth, I think it’s a good thing.

I’m looking forward to enhancing the bill at committee. Maybe the government will be open to some comments that may strengthen the bill in reference to the payday loan situation. I’m not overly thrilled about that. I think we can go a few steps further on those.

As I said, I was down in the Niagara region; I was in Niagara Falls. I couldn’t believe it: I drove down one street—I forgot the name of the street—and there must have been 10 payday loans in five blocks. That was really, really scary, that there are so many vulnerable people in that city that are being fleeced, to say the least.

I’m just hoping that we are all moving in the right direction, and I think, from what I’ve heard today, we are.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Hon. Reza Moridi:** Mr. Speaker, it’s a great pleasure to rise in this House and speak to Bill 59, the Putting Consumers First Act.

Our government is committed to protecting consumers at home and in the marketplace. The Putting Consumers First Act, 2016, will strengthen consumer protection by introducing new rules for home inspections, door-to-door sales and payday loans. Our goal is to build a fair, safe and informed marketplace. We want strong consumer and financial protections for Ontarians, as well as a level playing field for reputable businesses. If passed, the Putting Consumers First Act will make it possible to ban unsolicited door-to-door sales, regulate the home inspection industry and strengthen consumer financial protections. Protecting Ontario’s consumers is part of our government’s plan to create jobs, grow our economy and help people in their everyday lives.

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There will be a minimal cost to implement Bill 59: approximately \$400,000 to implement banning door-to-door proposals, as well as matching ongoing costs, which include monitoring compliance and enforcement. Administration and enforcement of home inspection proposals will be the responsibility of the self-funded administra-

tive authority at no cost to the government. The proposed payday loan amendments will not have a cost to the government. There will be costs to businesses that market certain home appliances door to door. The proposed changes would not in themselves impact or create cost for payday lenders. Costs and impacts can be estimated only when potential regulatory rules are drafted.

For door-to-door sales, consumers will have fewer undesired interruptions at home and will be more likely to enter into contracts they have had sufficient time to consider. For home inspectors, consumers will be able to make more confident and informed decisions when it comes to purchasing the home. For payday loans, financially vulnerable consumers will see greater protection, especially against predatory lenders.

The proposed legislation can be divided into three distinct sections: On door-to-door sales, our government is proposing to further enhance protection for consumers from unsolicited and aggressive door-to-door contracts for certain household appliances through amendments to the Consumer Protection Act, 2002. It will be prohibited for a salesperson to enter into a contract when they initiate the door-to-door marketing of these appliances. Contracts entered into in violation of these rules would be void. Goods and services under these void contracts would be considered unsolicited, and the consumers would be able to keep them without payment obligations. Consumer-initiated contracts could still be entered into at the consumer's home; for example, when a consumer calls a company after their furnace breaks.

Regarding home inspectors, our government is proposing to establish mandatory licensing for home inspectors in our province of Ontario. A self-funded administrative authority would also be created to oversee and enforce the proposed legislation and any associated regulations. The licensing regime would assure consumers that they are hiring a qualified professional.

On payday loans, our government is proposing to provide the Registrar of Payday Loans with authority to inspect unlicensed lenders and to provide for the rule-making authority to set out standards that lenders must take into account when determining a borrower's ability to repay; restrict high-frequency borrowing; provide repeat borrowers with an unextended payment loan option; and improve compliance and enforcement powers to address unlicensed lenders.

There are currently laws in place that provide consumers with rights and protections regarding door-to-door sales of home appliances, such as water heaters, air conditioners, furnaces, and water filtration. The current rules allow for a 10-day cooling-off period—20 days in the case of water heaters. Consumers may cancel a contract within a year if any deceptive or misleading statements are found to have been made by the salesperson. Consumers may also rescind a contract if it violates the Consumer Protection Act in any other way.

Our government has continued to listen to consumers' concerns regarding this issue and is acting upon them. We know that door-to-door sales are a long-standing

consumer protection issue that especially affects senior, socially isolated, and less knowledgeable consumers when dealing with commission-dependent salespersons. The public interest is best served by protecting all Ontarians against unscrupulous door-to-door marketers.

We are now taking additional steps to provide consumers with greater protection against aggressive, high-pressure door-to-door sales tactics. The proposed legislation, if passed, would ban the door-to-door sale of household appliances such as water heaters, air conditioners, furnaces and water filtration.

Our government is continually looking at ways to build a fair, safe and informed marketplace for all Ontarians.

The proposed legislation, if passed, would level the playing field for businesses that use good business practices while boosting consumer protection and confidence. Our government is looking to protect people's hard-earned money. It is important to protect consumers without penalizing organizations that comply with the Consumer Protection Act. Ontario is providing clear and consistent standards for businesses in the sector.

If the proposed legislation is passed, our government will consult with consumers, stakeholders and industry to develop appropriate regulations. Our government wants to balance stronger protections for consumers with fairness to businesses who engage in good practices.

Buying a home is the largest investment many consumers make in their lives, and our government is committed to helping consumers make informed decisions that protect their hard-earned money.

There are no mandatory qualifications for home inspectors currently. Anyone can offer home inspection services in Ontario. Home inspectors are one of the only professionals involved in a real estate transaction that are not provincially regulated. Often, consumers rely on a home inspection report when purchasing or selling a home. A poor-quality or incomplete inspection could result in an unexpected cost, a loss on a sale and a potential health and safety risk to homeowners. Implementing qualifications will go a long way towards building consumer confidence.

In June 2015, MGCS convened a panel of experts to review recommendations from the report entitled *A Closer Look: Qualifying Ontario's Home Inspectors*, as well as public feedback received through 2014 postings. The panel confirmed its support of the 35 recommendations in the report, including regulating home inspectors, introducing minimum qualifications, and a code of ethics.

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Mr. Speaker, at this point, I would like to share my time with my colleague the member from Newmarket-Aurora.

**The Acting Speaker (Mr. Ted Arnott):** The Minister of Housing and the minister responsible for the Poverty Reduction Strategy.

**Hon. Chris Ballard:** It's my pleasure to be able to stand and speak for some time about Bill 59, the Putting Consumers First Act, which really could be also entitled

the “putting vulnerable consumers first act,” because no matter what stage of life we’re at, what amount of education we have, when we don’t know the right questions to ask, we are all vulnerable consumers. So there are a number of key things in this legislation, in my mind, that will go to protect us, protect our loved ones and protect vulnerable members of our community.

Just to take a step back and look at some of the key aspects of this bill, the Putting Consumers First Act, 2016, it will strengthen consumer protections by introducing new rules for home inspections, door-to-door sales and payday loans. Our goal is to build a fair, safe, and informed marketplace. We want strong consumer financial protections for Ontarians, as well as a level playing field for reputable businesses. If passed, the act will make it possible to ban unsolicited door-to-door sales, regulate the home inspection industry and strengthen consumer financial protection. We’ve heard from members opposite today, especially the third party, about some of the good reasons why all three of those parts need to be put in place.

Mr. Speaker, you don’t have to look too far in your circle of family and friends to see why this legislation and how this legislation will impact deeply on the lives of those we love and those we live beside. I’m very involved in two large senior organizations in both Newmarket and Aurora in my riding of Newmarket–Aurora, and it seems to me that not a month goes by where I don’t hear a story, especially with a senior, of someone knocking on their door and trying to sell them something—an expensive furnace, an expensive hot water heater, an expensive contract of some type. I think what’s frustrating and what angers me the most, and angers those of us in the House most, is that seniors—they’re from a different era where you open your door to strangers, where you engage and you chat, at least in smaller communities like Newmarket and Aurora. It’s very difficult, I think, as we get older as well, to say no.

I like to tell people that my mother, who’s a senior, has trained herself that just because somebody is knocking on her door, she doesn’t have to answer it. That’s really difficult for a lot of seniors, who I said come from a different era where you are friendly, open and outgoing. But she has been so hassled by door-to-door salespeople that, unless she knows who’s at the door, she just doesn’t answer it. I always think that that’s good advice.

But when I’m talking to seniors in our two organizations in Newmarket–Aurora, they aren’t always sucked in by the door-to-door salespeople. Many times, most of them are quite capable of saying, “No, that’s not for me. Thank you very much. Have a nice day,” as they close the door. But every now and then, there is that heart-wrenching story where someone you know who cannot possibly afford an expensive hot water heater has signed a contract for one. These are people who are barely getting by as it is. They are distraught and overwrought, and usually one of their children will bring it to our attention because the senior is too embarrassed to talk to us about what has gone on. It has such a potential to ruin

people’s lives, and it is, at the end of the day, just horrific that we allow predatory business practices on a very vulnerable group of individuals in Ontario. I’m glad to see that, if passed, this bill will go a long way to solving that.

Some of the other highlights around door-to-door sales—I’m told that it should cut down on the number of people knocking on our doors to sell us things as we’re home. It seems to me that I’m just sitting down to dinner with my family when there’s a knock at the door. That’s important. But also, protecting vulnerable consumers by—if you’re given the time to think through a contract, most likely you have time to consult with friends, with family, with people who know, before signing on the dotted line.

The other aspect of this bill that I think is so important is around the licensing of home inspectors. Again, we’ve heard from all sides that our homes are generally the largest investments we ever make. I’ve owned a few of them. I’ve moved a bunch of times in my life. I’m fortunate to have a chap who is a really good home inspector. I would not have bought a house without his say-so, quite frankly, pointing out what’s good, what’s bad. If he points out what’s bad about the house, it doesn’t necessarily mean I say no, but it gives me some leverage when I’m negotiating with the owner of the house in terms of a price point.

I’ve also heard stories from friends who have hired seemingly reputable home inspectors with nice signs on their trucks and paid ads in the Yellow Pages—they look reputable—who have missed serious flaws in homes that, again, cost so much to repair that they have jeopardized the ability of people to stay in their homes. I’m thinking along the lines of faulty, failing septic systems that require \$50,000, \$60,000, \$70,000 to replace—very simple things that a competent home inspector should catch, but, in a number of cases in my area, they have not caught them.

So licensing home inspectors, making sure that home inspectors have a baseline competency before they can hang their shingle out, is really important.

I will reiterate that the vast majority of home inspectors I’ve dealt with over the years have been good, have been very reputable. So many of them I’ve met have been former home builders, contractors, who know homes inside out, who know the building code inside out. They’ve gone from building homes to helping consumers buy the best home.

Finally, we get to payday loans. This ranks right up there with the vulnerable consumers or vulnerable seniors. Again, when we speak of vulnerable consumers, there have been calls to outright ban payday-loan-type facilities. That’s the way I was leaning originally, to just ban them outright, but I’ve heard from poverty advocates over the past couple of years who have said that there are far worse places that people can borrow money from—the local loan shark, for example. So we need some way of getting funds into the hands of this group of people. But, at the same time, we need to make sure that they

don't exploit that relationship they have with our vulnerable consumers: people who are primarily the working poor, people who don't necessarily have a bank account but need access to short-term cash. In my mind, anyway, when it comes to the payday loan portion of Bill 59, what we have is a fairly balanced approach to applying a little more pressure to the marketplace to protect consumers without totally shutting down the industry—an industry that I'm told by a number of poverty advocates we actually need.

Those are my overall comments. I speak in support of Bill 59. I look forward to, hopefully, the support of everyone in the House and finally getting this passed.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Gila Martow:** I'm glad to rise and give some comments on Bill 59, the protecting consumers act.

We're hearing a lot of great comments in support of doing more to protect consumers from home inspectors who might not be doing an adequate job, payday loan places and door-to-door salespeople. As the member opposite just said, there could be far worse ways to borrow money than payday loans.

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It's interesting because it just came up on social media. CBC is talking about PC—which is President's Choice—points cards. People are being asked if they want to have a chance to win free groceries for a year and sign up for a points card, or they're recognized as a regular customer, and would they like to sign up for a points card? Then the next thing they know, they get a credit card in the mail. It's salespeople who have figured out that it works. One consumer, a woman named Erin Arnold, said she asked specifically, "Is this a credit card?" She was told no, it's a points card, and she still received a credit card in the mail. They're getting basically minimum wage plus commission, so raising the minimum wage is certainly not going to change anything for these unscrupulous vendors.

Really, the best, though, is to educate the public. There will always be somebody who wiggles around whatever rules, whatever regulations we bring in. Our strongest way of confronting any kind of consumer fraud or unscrupulous or unethical tactic is to have stronger consumers, people who don't just open up their door to somebody wearing a vest, carrying a clipboard with a company logo on their shirt, and sign away to all kinds of agreements.

We all keep hearing that there are too many regulations in the province. Yes, we sometimes do need more, but let's educate the public to be a little bit stronger to confront some of these practices.

**The Acting Speaker (Mr. Ted Arnott):** Further questions and comments?

**Mrs. Lisa Gretzky:** It's my pleasure to rise once again and add the voice of my constituents of Windsor West to the debate on Bill 59, Putting Consumers First Act.

I'm going to speak first to the Minister of Housing and the minister responsible for the Poverty Reduction

Strategy. It was a little alarming to hear him rise and say that anti-poverty advocates have actually said that by eliminating payday loans and that predatory practice, it would actually make the issue of poverty worse.

I have never, ever had an anti-poverty advocate come into my office, stop me on the street, call me or say anything that would indicate that eliminating the predatory practices of payday loans would actually make poverty worse in this province. I'm not certain who he has been speaking to, but I can tell you that my riding, those within my riding, my city and my region have always said that they need to—in fact, they've come out to rallies in my riding to lend a voice against the predatory practices of payday loans. That's a little disturbing, that the minister responsible for the Poverty Reduction Strategy would say that.

In fact, if you want to help people who are living in poverty, raise the minimum wage to \$15 an hour. Make it easier for people who live on the streets or who are low income, who don't have access to getting ID in order to get a bank account—make it easier for them to get a bank account so they don't have to go to payday loan places and fall into that vicious cycle. That's an issue that's not addressed.

I can tell you, we have many people come into my office, telling me that they can't get ID because of the bureaucracy that this government works under. They make it darn near impossible for someone to get ID when they don't already have it. So I would suggest you make it easier for people to get bank accounts.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. James J. Bradley:** Our members were trying to bring the attention of the House to a number of instances that have occurred. I'm going to read from my constituency notes about a couple of these that have existed.

This individual left a message requesting a return call. She wanted to tell me that the Ontario Energy Group is roaming around their neighbourhood, trying to entice seniors into renting a new furnace or hot water heater. "They are lying in what they're saying at the door, such as they only get the OPA rebate if they rent their furnace. One person's name was"—I won't say what that was—"who came to the door." She told me that her daughter Joan was taken in, and now she's renting the furnace.

Her neighbour has a story also about the Ontario Energy Group, what happened when they came to her door. She did not sign anything, but they did upset her with their tactics, and so on and so forth. These continue, one instance after another, where people are being bullied at the door, often by companies that are doing this on a repeated basis. Clearly, these people are on commission and the tactics they use are reprehensible to all members of this House.

I think that this kind of legislation—and if there are amendments that the opposition and others have that may strengthen it, I think they should be looked at, at least, and assessed and not simply rejected out of hand. As I said, originally, my instinct would be to ban everything door-to-door, but that is probably not practical. Second,

with the payday loans, I'd put them all out of business, because they're loan sharks. But, again, one has to always look at what is legal to do, what is constitutional to do and what is practical to do. I think this bill goes a long way to meeting that criteria in all three instances.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jack MacLaren:** With regard to door-to-door salesmen, I think we should remember that not all salesmen are bad salesmen. In fact, I would suggest that the only thing worse than a bad salesman would be no salesman at all. In fact, most salesmen take pride in being reputable people, do a great service in the job that they do, because they provide information that they give on products and services that could be of benefit to people. People have a choice to make as to whether they want to deal with those salesmen.

People do need to be aware that there are unscrupulous actors out there, and this legislation is trying to help those people and protect those people from that. The best solution for that is educating people on how to be safe and be careful and look after their affairs, look after their money.

On payday loans, I think we all agree that payday loans seem to be an unfortunate system of trying to provide credit to people—people who are lower-income, who are struggling. For various reasons, they feel the only place they can go is these payday loan stores and outlets. I think what that's an indication of, which is a bigger problem, is that we have problems in our society of people who are unemployed, people who have low-wage jobs, and we have a high-cost place to live, like big hydro bills. So really, the popularity and widespread use of payday loans is a symptom of a problem, but it's not the payday loans; it's a low-income, struggling society and the high cost of living. That's what we need to fix and that's what this government needs to be fixing.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our questions and comments. Is there a response? The Minister of Research, Innovation and Science.

**Hon. Reza Moridi:** I want to thank the member from Thornhill, the member from Windsor West, the member from St. Catharines and indeed the member from Carleton—Mississippi Mills for their comments on Bill 59.

I fully agree with the member from Thornhill on the point she made—rightly so—that public education is very important and is very key in enforcing any rules, any regulations and any legislation. I think it is our duty as a government, as parliamentarians, as members of Parliament and in our own ridings to educate the public as much as we can so that they are aware of the rules and the regulations.

With regard to home inspectors, as we all know, buying a home is one of the greatest and biggest commitments every person makes in his or her life. It's very important for us as a government to make sure that people have confidence in those people who come over and inspect their homes and give them a report, based on which they make the final decision. That person should be a qualified, well-educated, well-experienced person, and indeed, there should be an authority where the people get their certification. The people will have confidence that the person who does the inspection and prepares that report—and based on that, the buyer or seller makes a final decision—is well qualified and certified. So that is included in this bill, and I hope that all my colleagues in the House will support this bill so that this will pass.

In relation to payday—

**Mr. Bill Walker:** Only because of you, Reza.

**Hon. Reza Moridi:** Thank you. In relation to payday loans, again, we need to make sure that our vulnerable people are protected.

Thank you very much, Mr. Speaker.

**The Acting Speaker (Mr. Ted Arnott):** Thank you. *Second reading debate deemed adjourned.*

**The Acting Speaker (Mr. Ted Arnott):** It being precisely 6 of the clock, this House stands adjourned until tomorrow at 9 a.m.

*The House adjourned at 1800.*

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Dickson, Joe (LIB)	Ajax-Pickering	
DiNovo, Cheri (NDP)	Parkdale-High Park	
Dong, Han (LIB)	Trinity-Spadina	
<b>Duguid, Hon. / L'hon. Brad (LIB)</b>	Scarborough Centre / Scarborough-Centre	Minister of Economic Development and Growth / Ministre du Développement économique et de la Croissance
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Fife, Catherine (NDP)	Kitchener-Waterloo	
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Fraser, John (LIB)	Ottawa South / Ottawa-Sud	
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Gretzky, Lisa (NDP)	Windsor West / Windsor-Ouest	
Hardeman, Ernie (PC)	Oxford	
Harris, Michael (PC)	Kitchener-Conestoga	
Hatfield, Percy (NDP)	Windsor-Tecumseh	
Hillier, Randy (PC)	Lanark-Frontenac-Lennox and Addington	
Hoggarth, Ann (LIB)	Barrie	
Horwath, Andrea (NDP)	Hamilton Centre / Hamilton-Centre	Leader, Recognized Party / Chef de parti reconnu Leader, New Democratic Party of Ontario / Chef du Nouveau parti démocratique de l'Ontario
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Kwinter, Monte (LIB)	York Centre / York-Centre	
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MacLeod, Lisa (PC)	Nepean-Carleton	
Malhi, Harinder (LIB)	Brampton-Springdale	
Mangat, Amrit (LIB)	Mississauga-Brampton South / Mississauga-Brampton-Sud	
Mantha, Michael (NDP)	Algoma-Manitoulin	
Martins, Cristina (LIB)	Davenport	
Martow, Gila (PC)	Thornhill	
<b>Matthews, Hon. / L'hon. Deborah (LIB)</b>	London North Centre / London-Centre-Nord	Chair of Cabinet / Présidente du Conseil des ministres Deputy Premier / Vice-première ministre
<b>Mauro, Hon. / L'hon. Bill (LIB)</b>	Thunder Bay-Atikokan	Minister of Advanced Education and Skills Development / Ministre de l'Enseignement supérieur et de la Formation professionnelle
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McNaughton, Monte (PC)	Lambton-Kent-Middlesex	
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<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
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Munro, Julia (PC)	York-Simcoe	
<b>Murray, Hon. / L'hon. Glen R. (LIB)</b>	Toronto Centre / Toronto-Centre	Minister of the Environment and Climate Change / Ministre de l'Environnement et de l'Action en matière de changement climatique
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<b>Naqvi, Hon. / L'hon. Yasir (LIB)</b>	Ottawa Centre / Ottawa-Centre	Minister Without Portfolio / Ministre sans portefeuille
Natyshak, Taras (NDP)	Essex	Attorney General / Procureur général
<b>Nicholls, Rick (PC)</b>	Chatham-Kent-Essex	Government House Leader / Leader parlementaire du gouvernement
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Qaadri, Shafiq (LIB)	Etobicoke North / Etobicoke-Nord	
Rinaldi, Lou (LIB)	Northumberland-Quinte West	
<b>Sandals, Hon. / L'hon. Liz (LIB)</b>	Guelph	President of the Treasury Board / Présidente du Conseil du Trésor
Sattler, Peggy (NDP)	London West / London-Ouest	
Scott, Laurie (PC)	Haliburton-Kawartha Lakes-Brock	Deputy Opposition House Leader / Leader parlementaire adjointe de l'opposition officielle
Sergio, Mario (LIB)	York West / York-Ouest	
Singh, Jagmeet (NDP)	Bramalea-Gore-Malton	Deputy Leader, Recognized Party / Chef adjoint de parti reconnu
Smith, Todd (PC)	Prince Edward-Hastings	
<b>Sousa, Hon. / L'hon. Charles (LIB)</b>	Mississauga South / Mississauga-Sud	Minister of Finance / Ministre des Finances
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Vacant	Niagara West-Glanbrook / Niagara-Ouest-Glanbrook	
Vacant	Ottawa-Vanier	

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Han Dong, Victor Fedeli  
Catherine Fife, Ann Hoggarth  
Cristina Martins, Peter Z. Milczyn  
Lou Rinaldi  
Committee Clerk / Greffier: Eric Rennie

**Standing Committee on General Government / Comité permanent des affaires gouvernementales**

Chair / Président: Grant Crack  
Vice-Chair / Vice-président: Lou Rinaldi  
Yvan Baker, Mike Colle  
Grant Crack, Lisa Gretzky  
Ann Hoggarth, Harinder Malhi  
Jim McDonell, Lou Rinaldi  
Lisa M. Thompson  
Committee Clerk / Greffière: Sylwia Przezdziecki

**Standing Committee on Government Agencies / Comité permanent des organismes gouvernementaux**

Chair / Présidente: Cristina Martins  
Vice-Chair / Vice-présidente: Daiene Vernile  
James J. Bradley, Raymond Sung Joon Cho  
Wayne Gates, Monte Kwinter  
Amrit Mangat, Cristina Martins  
Randy Pettapiece, Shafiq Qaadri  
Daiene Vernile  
Committee Clerk / Greffière: Sylwia Przezdziecki

**Standing Committee on Justice Policy / Comité permanent de la justice**

Chair / Président: Shafiq Qaadri  
Vice-Chair / Vice-président: Lorenzo Berardinetti  
Lorenzo Berardinetti, Mike Colle  
Bob Delaney, Randy Hillier  
Michael Mantha, Arthur Potts  
Shafiq Qaadri, Laurie Scott  
Daiene Vernile  
Committee Clerk / Greffier: Christopher Tyrell

**Standing Committee on the Legislative Assembly / Comité permanent de l'Assemblée législative**

Chair / Président: Monte McNaughton  
Vice-Chair / Vice-président: Steve Clark  
Granville Anderson, Robert Bailey  
James J. Bradley, Steve Clark  
Vic Dhillon, Sophie Kiwala  
Michael Mantha, Monte McNaughton  
Soo Wong  
Committee Clerk / Greffier: Trevor Day

**Standing Committee on Public Accounts / Comité permanent des comptes publics**

Chair / Président: Ernie Hardeman  
Vice-Chair / Vice-présidente: Lisa MacLeod  
John Fraser, Ernie Hardeman  
Percy Hatfield, Monte Kwinter  
Lisa MacLeod, Harinder Malhi  
Peter Z. Milczyn, Julia Munro  
Arthur Potts  
Committee Clerk / Greffière: Valerie Quioc Lim

**Standing Committee on Regulations and Private Bills / Comité permanent des règlements et des projets de loi d'intérêt privé**

Chair / Président: Ted McMeekin  
Vice-Chair / Vice-président: Joe Dickson  
Lorenzo Berardinetti, Grant Crack  
Joe Dickson, Jennifer K. French  
Ted McMeekin, Mario Sergio  
Bill Walker, Soo Wong  
Jeff Yurek  
Committee Clerk / Greffier: Christopher Tyrell

**Standing Committee on Social Policy / Comité permanent de la politique sociale**

Chair / Président: Peter Tabuns  
Vice-Chair / Vice-président: Jagmeet Singh  
Granville Anderson, Lorne Coe  
Vic Dhillon, John Fraser  
Amrit Mangat, Gila Martow  
Ted McMeekin, Jagmeet Singh  
Peter Tabuns  
Committee Clerk / Greffier: Katch Koch